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HOW THE BEST-RUN COMPANIES IN CAYMAN COPE WITH HURRICANE IVAN



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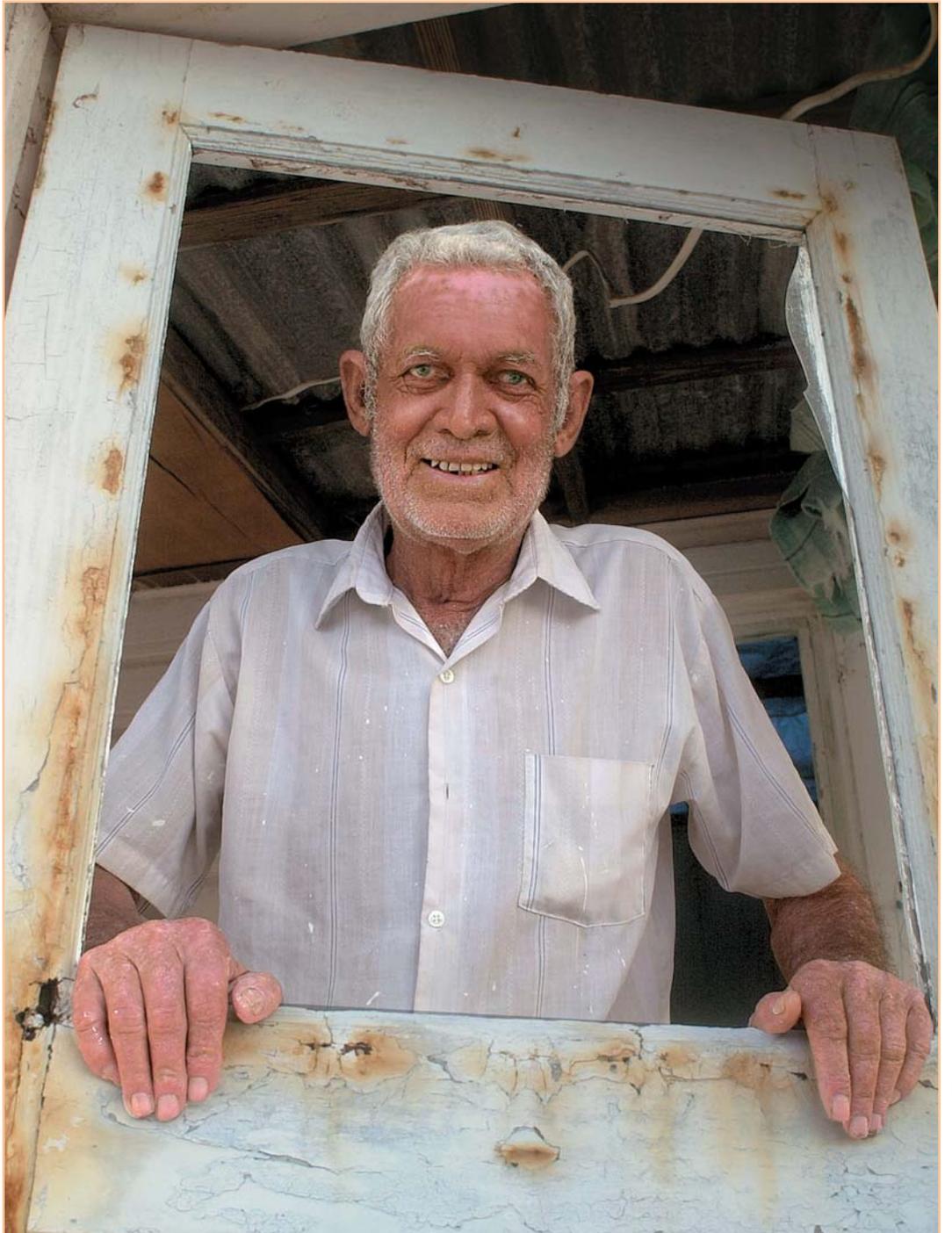
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# Images in the Aftermath of Hurricane Ivan



PHOTOS BY WARD SCOTT

# P R O F I L E S I N C O U R A G E

## HOW THE BEST-RUN COMPANIES IN CAYMAN COPEd WITH HURRICANE IVAN

Long before Hurricane Ivan arrived on the evening of Sept. 11, 2004, nearly all of Grand Cayman's best-run businesses had in place detailed plans to guide them through such catastrophic events. Almost all of the plans addressed two primary issues: How do we take care of our people and how do we restore our businesses to operability as quickly as possible. In the pages of this Special Supplement, you will read remarkable stories of extraordinary people and how they accomplished these twin goals.



PHOTO BY WARD SCOTT



PHOTO BY WARD SCOTT

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PHOTO BY WARD SCOTT

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### PUBLISHERS

EDITOR IN CHIEF  
David R. Legge

ADVERTISING SALES DIRECTOR  
Vicki L. Legge

ART DIRECTOR  
Richard Aldama

MARKETING DIRECTOR  
Nicky Kirk

### ADVERTISING SALES

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Website: [www.grandcaymanmagazine.com](http://www.grandcaymanmagazine.com)  
E-mail: [Pinnacleci@aol.com](mailto:Pinnacleci@aol.com)

# A Message from the Editor

## THE EXTRAORDINARY CONTRIBUTIONS OF CAYMAN'S BUSINESS COMMUNITY

BY DAVID R. LEGGE

**N**o one who endured the fury of Hurricane Ivan or returned in the storm's aftermath is unfamiliar with breathtaking tales of individual courage and personal sacrifice.

In fact, if there were true justice in the Cayman Islands, we would have to enlarge "Heroes' Park" outside the Legislative Assembly Building to honor adequately the hundreds of individuals who gave so much to help so many—family members, friends, and even total strangers. Many lives, no doubt, were saved because of the efforts put forth by so many.

And yet, perhaps a missing part of the historical mosaic of Ivan is the role played by the business community. Businesses are often portrayed as cold, uncaring, and bottom-line oriented, and Cayman politicians, especially leading up to an election, often attempt to exploit this stereotype, engaging in divisive, anti-business class warfare. It's probably a bad strategy, political and otherwise, since it appears that Cayman companies demonstrated that not only do they care about their employees, they also cared for them before, during, and after the storm. As the stories in this commemorative supplement will illustrate, employees reciprocated with unlimited loyalty, effort, and commitment to their companies as well as to their clients and customers.

As we will see in these stories, the business community performed magnificently during Ivan. Nearly all of the larger companies had elaborate disaster plans in place, addressing such issues as contracting for private aircraft to evacuate employees and their families, protecting equipment, securing critical documents and computer files, and providing generators, food, water, and accommodations to their staffs. Some, such as Cable & Wireless, Cayman National, Appleby Spurling Hunter, and Deloitte, invited their staffs and their families to ride out the storm in their secure, hurricane-resistant quarters.

### CONSIDER A FEW ANECDOTAL EXAMPLES THAT ILLUSTRATE OUR POINT:

On Saturday evening, after CUC had shut off power, a generator at Cayman National developed problems. They called their supplier, Corporate Electric, hoping they could offer advice on how to get it back online. Instead, Corporate Electric made a service call! According to Cayman National's CEO Stuart Dack, "The wind was blowing about 40 knots, and they came out! This guy was out there with stuff flying everywhere, and I had to phone him on his mobile and say, 'For God's sake, go home.' He kept on insisting, 'Oh, no, no, no, I can see what's wrong. I'm just going to try and fix it.'"

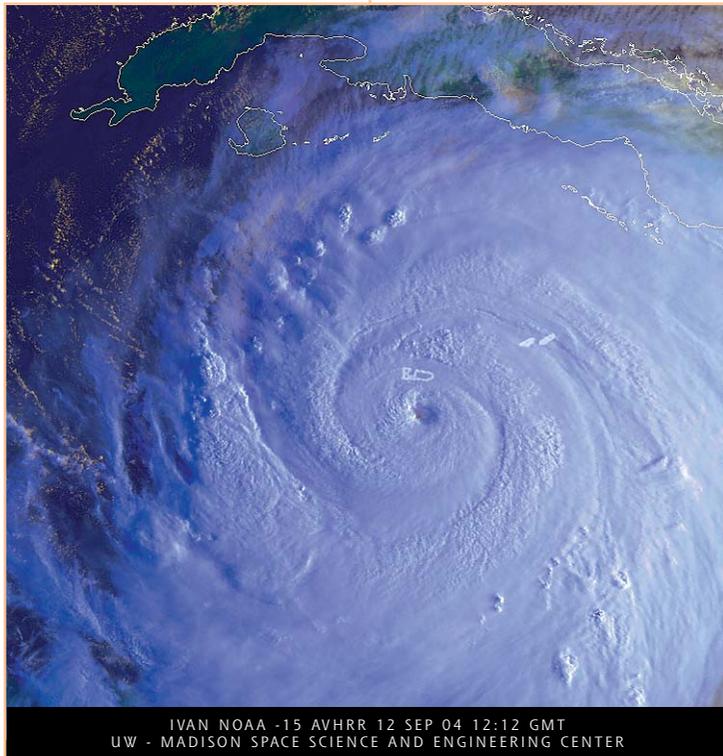
At *Mise en Place*, a small high-quality catering company, partners Sean Collins and Ian Nagelson volunteered to cook and deliver more than 2000 meals per day for those in need! Among the daily deliveries: 600 meals to the fire department (where many had taken shelter), 400 to the hospital, 300 to the police, 160 to the Department of the Environment, and 100 to Public Works.

At *Decker's Restaurant*, managers Markus Mueri and Neil Bryington were determined to open as quickly as possible after the storm. After all, people had to eat somewhere. Despite the initial hardships, Bryington insisted on covering his tables with white linen tablecloths. "It brought back at least a little touch of normalcy," he said. That "little touch" cost him thousands of dollars in extra dry-cleaning charges in the early months.

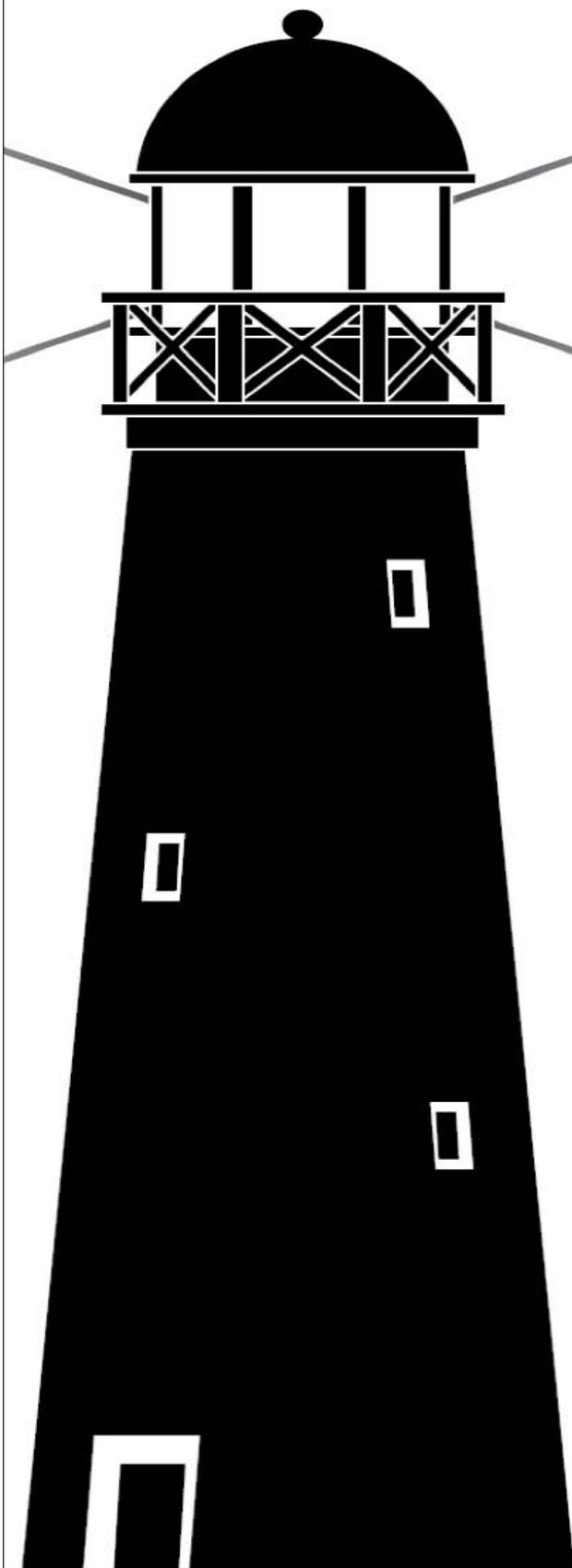
On September 15 in Atlanta, Ernst & Young Partner Jude Scott and the "Get-It-Done-Team" had completed their shopping lists of emergency supplies which would be flown the following day to Grand Cayman. Then, at 11 o'clock at night, he got one more shopping request: Tire plugs! It seemed that the debris strewn in the streets was puncturing an inordinate number of tires, creating an unforeseen problem of disabled vehicles. Jude and his team got into their rental cars and drove from gas station to gas station, buying up their entire inventories of tire plugs which were soon put into service in Grand Cayman.

Following the storm, your editor was attempting to get an imported car cleared through the jammed-up downtown port. At 8:30 one evening, he received a call from Eddie Richards who works with *Miracle Brokers*. It appeared that some paperwork was missing. Eddie asked for our address. "What for?" we asked back. He said he was coming to our condominium personally to pick up the missing documents. Here's what Eddie's life was like during this period: The previous evening he had worked until 2 a.m. Then he slept for three hours and was back at work at 6 a.m. After he left our residence, he was planning on working until at least 2 a.m. the following morning. P.S.: We received our automobile the next day, licensed, washed, and with a full tank of gas, courtesy of Eddie Richards.

These stories could continue—and they do within this supplement. In nearly every instance, employees, despite their incredible hardships—many had lost their homes, their automobiles, and a lifetime of personal effects—reported for work immediately after the storm. Collectively this dedication illustrates something very positive about the relationships between businesses and their staffs on this island: There is a loyalty bond that unites them, and Hurricane Ivan strengthened that bond immeasurably. Everyone, including customers and clients, benefits from that symbiotic relationship. ●



IVAN NOAA -15 AVHRR 12 SEP 04 12:12 GMT  
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# Ernst & Young

## A LESSON IN RISK PREPAREDNESS

In the Cayman Islands, there was certainly a climate that could lead to complacency. After all, a serious hurricane hadn't touched our shores since 1932 and, even then, Cayman Brac, our "Sister Island" 80 miles to the northeast of Grand Cayman, took the brunt of the storm. In that disaster, more than 100 people perished and tales of horrible loss and legendary heroism are told to this day by the elders who survived that terrible storm more than 70 years ago.

In recent years, here in Grand Cayman, both the public and private sectors have worked in tandem on hurricane preparedness. The "season," which runs from June 1 to November 30, has brought near-misses and scares, but the island has always emerged relatively unscathed.

All of this changed in the late hours of September 11, 2004, a date already etched in the world's collective consciousness for its horror, and the following day, when winds in excess of 200 miles per hour pounded our people and our shores.

This is the story of how one company—our company—prepared well in advance for the worst, executed the hurricane preparation part of our Business Continuity Plan, survived the ordeal with little disruption to our operations, and is now back in business in Grand Cayman, serving our clients and assisting our countrymen in rebuilding our island.

### THE PLANNING PROCESS

The three guiding principles of Ernst & Young's preparedness plan were: 1) protect our people, 2) protect the integrity of our records and data, and 3) re-establish our full operations in Grand Cayman as quickly and completely as possible. We faced all of these challenges during Hurricane Ivan, and we are pleased to report that all were dealt with efficiently—and successfully.

Each year, the hurricane planning process at Ernst & Young has begun well before the start of the hurricane season. In 2004, in conjunction with BBC (Bermuda, Bahamas, and Cayman Islands), Area Managing Partner Dan Scott and Area Director of Finance Lauren M. Nelson refined Ernst & Young's hurricane planning and oversaw the implementation of our preparation strategy. With more than 20 staff members contributing to the overall planning process, we are now confident that this was the determining factor that enabled Ernst & Young to get back to full strength very quickly after the hurricane.

Because Grand Cayman is such a tiny flat island, there is no way to fend off tidal waves or storm surges of any magnitude. Further, shutters and plywood preparations may be reassuring, but provide inadequate protection against a Category Four or a Category Five hurricane such as Ivan. The only certain protection for our people is to evacuate, and that was the cornerstone of Ernst & Young's Business Continuity Plan.

At "ground central," our offices at One Capital Place in downtown George Town, we began monitoring the path of Hurricane Ivan with clinical regularity for nearly a week in advance of Ivan's landfall in Grand Cayman.

In our plan we had established two key criteria that would "trigger" a full-scale evacuation of our staff:

First, did the hurricane fall into at least a Category Three designation on the Saffir-Simpson scale and, second, were the Cayman Islands within the projected path of the storm?

In fact, Ivan might have zigged or zagged a bit, but it never wavered. It was headed, dead on, for the Cayman Islands, and its intensity never dropped below Category Four (wind speeds of 131 to 155 miles per hour). This was clearly a killer storm, and we knew we had to get our people out.



PHOTO BY RYAN CARROL

Long before the approach of Ivan in Grand Cayman, we had put into place a contract with an air carrier out of the United States to have a suitable aircraft—in this case, a 170-seat Boeing 727—at our disposal. In the early stages of the implementation of our plan, the airplane had to be sourced. Potential evacuees, including Ernst & Young staff, their families, and some clients, were put on alert. (As part of our pre-hurricane season planning, we had participants in the plan sign appropriate legal documents with Ernst & Young, limiting the firm's liability and securing their seats on the evacuation plane.)

At 9 a.m. on Wednesday, September 8, the communications part of the plan was initiated. A call-in information center was activated, and a series of e-mails (of graduating intensity) went out to all participants.

At 12:23 p.m. on Thursday, September 9, the final e-mail message was unambiguous: We are evacuating the island. Be at the main terminal at Owen Roberts International Airport no later than 5 p.m.

At 8 o'clock that evening, 110 evacuees, all in good spirits but with a shared sense of foreboding, left Grand Cayman's Owen Roberts International Airport. They were going to the United States.

Earlier that afternoon, a chartered seven-seat Learjet lifted off the runway of Owen Roberts Airport. On board were Managing Partner Dan Scott, Partner Mike Mannisto, and their families. They were carrying up-to-the-minute computer backup tapes of vital records and files. The plane was headed to Bermuda.

### ATLANTA

Atlanta was our destination of choice for our people and their families. It appeared to be out of harm's way, was not too distant from Grand Cayman (thus limiting transportation costs), and had an abundance of hotel accommodations at many price points. Importantly, the airport served as a large hub for many of the major airlines, thus enabling those who wished, to continue traveling to other domestic and foreign locations (many did).

In Atlanta, Ernst & Young had purchased the basic supplies that individuals would need during their stay and had arranged for

What is remarkable about the following timeline is its brevity.

In just 18 days—from September 9 to September 27—Ernst & Young evacuated its Grand Cayman staff and their families on chartered aircraft to the United States and Bermuda, sustained enormous damage to its downtown Cayman headquarters, cared for its people in Atlanta, rebuilt its business without missing a beat in Bermuda, renovated its Cayman headquarters to the point of functionality, and reopened for business at One Capital Place in George Town on Monday morning, September 27.

According to Managing Partner Dan Scott, all of this was possible because of two factors: “Our plan and our people.”

- **Early September:** Ernst & Young begins monitoring closely the path of a slow-moving, distant hurricane making its way west from the coast of Africa toward the Caribbean.
- **Wednesday, Sept. 8, 2004:** Ernst & Young activates its “communications center” at its downtown George Town offices. A series of e-mails relating to a possible evacuation begins to go out to employees.
- **12:23 p.m., Thursday, September 9:** Final notification goes out to staff members and their families: Be at Owen Roberts Airport no later than 5 p.m. We are evacuating the island.
- **Late Thursday afternoon:** A chartered Learjet carrying Managing Partner Dan Scott, Partner Mike Mannisto, and their families departs Owen Roberts Airport headed for Bermuda. On board are vital records and up-to-the-minute tape backups of all critical computer files.
- **8 p.m., Thursday:** 110 evacuees, aboard a chartered Boeing 727 aircraft, depart for Atlanta.
- **Monday, September 13:** Dan Scott, Mike Mannisto and their families leave Bermuda to join their colleagues in Atlanta.
- **Thursday, September 16:** Mike Mannisto, Dan Scott, Richard Fogerty, and Jeff Short (who become known as the “Cayman Team”) return to Grand Cayman aboard the same 727 charter that carried the original evacuees to Atlanta. Onboard are emergency supplies including generators, chainsaws, medical supplies, and 1,000 gallons of water. The aircraft unloads its cargo and does a quick turnaround back to Atlanta, carrying staff members and families who had chosen to remain on the island during the storm.
- **Also on Thursday, September 16:** Partner Jude Scott, Senior Manager Mike O’Donnell, Managers Darren Lawrence (along with his wife Christine and son Josh), Brent Kukkee, (along with his wife Teena and 3-week-old twins), and IT Manager Rene Meckelborg board a commercial flight from Atlanta to Bermuda where they are joined by Senior Accountant Josh Schnurman, Global Accounts Administrator Amie Drader, and Restructuring Unit Managers Eleanor Fisher and Gwyn Hopkins. Collectively this group become known as the “Bermuda Team.”
- **Friday, September 17:** Under the direction of Office Manager Betty Ann Duty and IT Associate Kraig Hislop, the offices at One Capital Place are entered and damage is assessed. Recovery and repair efforts commence immediately.
- **Friday, September 24:** All Atlanta “evacuees” return to Grand Cayman.
- **Monday morning, September 27:** Partners, managers, and staff are back at work in their George Town offices.
- **Also on Monday:** The “Bermuda Team” begins to wrap up its operations. The team completes a total backup of all computers and servers.
- **Tuesday, September 28:** The Bermuda Team “flips the switch” to Grand Cayman’s computer and server systems. Everything works perfectly.
- **Wednesday morning, September 29:** The “Bermuda Team” packs up its belongings for the return trip to Grand Cayman.
- **Thursday, September 30:** The “Bermuda Team” rejoins their colleagues in Grand Cayman.

a professional counselor as well as medical assistance for people who required those services.

Gordon MacRae, a Director at Ernst & Young Ltd. (now Kroll Cayman Limited), and Danielle Cococcia, Human Resources Manager, served as the “point people” on the ground in Atlanta, helping settle the new arrivals in their hotels and coordinating everything from transportation to communications.

According to Partner Jude Scott, the early days in Atlanta—from Thursday evening to Saturday afternoon—were thought of by many as “a quick shopping trip.” There was still hope—albeit diminishing—that Hurricane Ivan would pass north of Grand Cayman and the Ernst & Young “refugees” would be back home by the beginning of the week.

It was not to be.

By late Saturday night, the path of Ivan had become unmistakable: Grand Cayman would not be spared.

### ‘GROUND ZERO’

The hurricane hit Grand Cayman with unimaginable fury for more than 13 hours. While structural damage was considerable, human casualties, miraculously, were low—only two according to Government Information Services. Vital services, including power, water, and most telecommunications, were immediately knocked out. Air transportation was shut down because the runway was under more than a foot of water. Ground transportation was perilous because of washed-out roadways and debris strewn everywhere.

Governor Bruce Dinwiddie and the Hon. McKeeva Bush, Leader of Government Business, issued statements both locally and to the international media, acknowledging the extent of the damage but emphasizing the historical resilience of the Caymanian people. The British Royal Family sent expressions of support to the people of the Cayman Islands.

At Ernst & Young, we began to think of our three-venue strategy this way:

**ATLANTA—TAKING CARE OF OUR PEOPLE**

**BERMUDA—TAKING CARE OF OUR BUSINESS**

**GRAND CAYMAN—TAKING CARE OF OUR COUNTRY**

### THE RECOVERY BEGINS

Soon after the winds subsided in Grand Cayman, Ernst & Young’s recovery efforts began. We were able quickly to account for the whereabouts and welfare of every employee and their families. On-the-ground teams in Cayman were quickly dispatched to the homes of every employee to assess their damages. Assistance with individual needs, especially food, water, accommodations and transportation, for those who chose to remain on the island, took top priority. Initial findings were then communicated to each off-island employee.

On Monday, September 13, 2004, Dan Scott, Mike Mannisto and their families boarded a commercial flight from Bermuda to Atlanta to join the rest of the Ernst & Young team. In Atlanta, team members galvanized for the challenges that would soon confront them. Initial communications with Grand Cayman were sporadic, and text messaging, via Blackberries, were the main channel of exchanging information.

Although there appeared to be chaos on the ground in Grand Cayman, there was deliberative calm, order, and determination at the headquarters at the Amerisuites Hotel in Atlanta.

As Partner Jude Scott recalls, “We had a purposeful, well-thought-out plan, and an intelligent, motivated team to carry it out. Both in foresight—and now in hindsight—the plan worked.”

In addition to setting up its communications and command center (less formally known as Dan Scott’s hotel room), the Atlanta team was also charged with procuring emergency supplies for later transport to Cayman.

Through a coordinated effort with Seamus Tivnan and his team from Marsh Management Services Cayman Ltd., which

shared the return flight to Cayman, they compiled long lists of urgently needed supplies, ranging from baby food and Pampers to chainsaws, generators, water, foodstuffs, and medical supplies. The task proved to be even more difficult, since the Southeastern states had themselves been recently ravished by two powerful hurricanes, and emergency supplies were in short supply.

Finally they had been successful in acquiring nearly every emergency item on their long lists and were preparing to retire for a good night's sleep.

Then one more message arrived from Grand Cayman with one more shopping request: Tire plugs. Tire plugs?

It seems that the debris on Cayman's roads was puncturing tires and disabled vehicles were becoming a growing issue.

At 11 p.m., Jude and others from what he calls the "Get-It-Done Team" got into their rental vehicles and began scouring Atlanta, going from gas station to gas station, buying up their total inventories of tire plugs. Well after midnight, the shopping lists were truly complete!

Jude Scott recalls that on the evening of Wednesday, September 15, the night before a team of Cayman partners were to return to Grand Cayman, everyone in Atlanta was exhausted but ebullient.

The next morning, Thursday, Partners Dan Scott, Mike Mannisto, Jeff Short, and Richard Fogerty a Director at Ernst & Young Ltd. (now Kroll Cayman Limited) returned to Grand Cayman aboard the original 727 charter plane, now laden down with supplies. They carried with them the car keys from everyone in Atlanta so that they might salvage a fleet of working vehicles on the island. The team took up residence in the home of Dan Scott, sleeping on a bedroom floor.

## BERMUDA

Also on Thursday, September 16, Partner Jude Scott, Senior Manager Mike O'Donnell and a small team of managers flew from Atlanta to Bermuda.

Under the direction of its Managing Partner, Tony Joaquin, the Bermuda office of Ernst & Young welcomed their Cayman colleagues in our "hour of need." They provided office space and computers as well as worked with the Bermuda Immigration Department to expedite work permits for our staff.

(The Bahamas office of Ernst & Young also offered assistance with accommodations, office space, and computers, but, based on the trajectory of another storm, Hurricane Jeanne, it was decided not to relocate any operations to the Bahamas.)

According to Jude Scott, "Bermuda was critical to our recovery plan. It was to be our lifeline between our firm and our clients. Our key focus was to run our operations as seamlessly and at the same high-quality level as we did before the storm—as if we had a full contingent of people."

In fact, the Bermuda team consisted of just nine members—seven in Assurance and Advisory Business Services (AABS) and two on the restructuring team. They were to become the face of Ernst & Young to its hundreds of clients worldwide.

An essential early task, completed with the assistance of the Bermuda IT staff, was to rebuild Cayman's servers and configure its computers, uploading the files and data that had been backed up and transported on the initial Learjet flight. Everything, we are pleased to report, worked perfectly. We were back in business.

Priority was placed on contacting clients—either by phone, e-mail, or text messaging—and assuring them that Ernst & Young was committed to meeting their needs without interruption. According to Jude, although some international clients had not even heard that a hurricane had hit Cayman, every client offered their understanding and support.

## ON THE GROUND IN GRAND CAYMAN

The damage at our One Capital Place offices was considerable. Office Manager Betty Ann Duty and IT Associate Kraig Hislop, who had remained on the island, joined Dan Scott to do his first assessment.

"Upon entering, we were struck by the extensive water damage," said Betty Ann. "The office was hot, dark, and wet. The rugs, of course, were drenched. The air conditioners, which were located on the roof, were torn up and electrical wiring was tangled and sitting in water."

The first priority was to get the roof repaired and the rugs dried out because mold and mildew began to encroach immediately.

Meanwhile, Ernst & Young partners and staff scoured the island to locate temporary housing for employees who would soon be returning. On-the-spot leases were executed, sometimes in a makeshift manner on blank sheets of paper.

At the same time, Ernst & Young partners and senior managers, utilizing a service called ReadyConnect, continued to con-

## BY LATE SATURDAY NIGHT,

### THE PATH OF IVAN HAD BECOME UNMISTAKABLE:

### GRAND CAYMAN WOULD NOT BE SPARED.

duct early-morning teleconferences to coordinate recovery efforts among Grand Cayman, Atlanta, and Bermuda.

Within days, electrical power and potable water were restored to downtown. The massive clean-up of the roadways and beaches proceeded with remarkable efficiency and effectiveness.

## RETURNING HOME

On September 27, barely two weeks since Ivan left its mark on the island, Ernst & Young reopened its offices at One Capital Place. Electricity, full communications, and, most importantly, our entire staff (with the exception of the Bermuda team which followed a few days later) were back in place.

Said Dan Scott at the time, "This has been a time of testing for all of us, and I'm pleased to report that the team at Ernst & Young has passed that test with flying Cayman colors. There was a tremendous spirit of teamwork with all members playing their part—including our new recruits who arrived on the island just one week before the storm.

"Morale and determination," reported Dan, "never wavered, and everyone in our firm—and on our island—remains united in our commitment to rebuild even a 'Grander Cayman.'"

## CONCLUSION

According to Mike Mannisto, who heads up the Business Risk Services Team (BRS) at Ernst & Young, "No amount of preparation could have eliminated the damage and dislocation brought on by Hurricane Ivan." Nevertheless, he said, "It is not surprising that Ernst & Young—which had been hit so hard—was one of the first firms to be back in business, full strength and full quality, soon after the storm."

As Mike pointed out, Ernst & Young had been planning for Hurricane Ivan for several years. Its plan had been honed, its people prepared, its principles and values adhered to.

In fact, risk anticipation and preparedness are part of the culture at Ernst & Young—as well as the business of the Business Risk Services Team, which provides such risk assessment and planning services to many multinational organizations.

"We are confident," said Mannisto, "that we can help other organizations prepare for the challenges they inevitably will face—including the next hurricane season." ●

*A Postscript: On April 4, 2005, Ernst & Young relocated its offices from One Capital Place to Regatta Office Park (formerly SafeHaven) on West Bay Road. The new address and contact information for Ernst & Young are:*

*Leeward IV, Second Floor • Regatta Office Park • West Bay Road  
P.O. Box 510 GT • Grand Cayman, Cayman Islands  
Phone: 345-949-8444 • Facsimile: 345-949-8529*

# Cable & Wireless

## PROVIDING FOOD, SHELTER AND, OH YES, PHONE SERVICE



PHOTO BY SHEREE EBANIS

For more than 40 years, Cable & Wireless has answered Cayman's call. It has invested hundreds of millions of dollars in our islands and built a telecommunications infrastructure second to none, an infrastructure that withstood the Category Four fury that Hurricane Ivan brought to our shores.

While engineers might contend that the foundation of the Cable & Wireless system and its ability to survive a storm such as Ivan is its hardware and technology, others will point with deserved pride to the company's hurricane preparedness plan, its processes, and, most important, its people.

Cable & Wireless has always been Grand Cayman's premier telecom company. On the Saturday evening of September 11, 2004, and in the following weeks, it also became one of the island's most important hoteliers. More than 500 people sought shelter in Cable & Wireless's One Technology Square, which was constructed to withstand 200 mile per hour winds. They were welcomed, as were the Royal Cayman Islands Police, the 911 emergency services, and even the Cayman Net News.

Under the direction of Chief Executive Tim Adam, Cable & Wireless has long had in place a sophisticated computer-based disaster management system that, in effect, interprets data and information that are input and outputs tasks and duties for specific teams and their designated leaders.

The system was fully tested and scrutinized for anomalies during a simulation in early June 2004. Three months later, the system was put to the real test.

According to Albert Anderson, Vice President who chairs the overall Crisis Management Team, the disaster plan is divided into four phases during which a series of tasks, some done in parallel, must be executed.

Phase I is the "alert phase." Its tasks range from backing up computer data for external storage in two locations to securing

manhole covers. Phase II, which is the "warning phase," includes the shuttering up windows, fueling up all vehicles, securing retail outlets, bagging computers, etc. Phase III details the duties to be performed during the actual storm itself, and Phase IV encompasses the recovery efforts in the storm's aftermath. The plan is well integrated with the National Hurricane Committee plan that addresses the overall well-being of the country.

One Technology Square, which was still under construction in early September, had been designated to be the center for all emergency operations. The third, or top, floor would serve as living quarters as well as the command and control center for all network operations. Put another way, senior managers and technicians would sleep where they worked. In place were refrigerators, microwave ovens, and enough food to sustain the occupants for one month.

On Saturday afternoon, whole families, some with sleeping bags, mattresses, and blankets, began to move into the facility. A number of people congregated on the ground floor to hunker down for storm. At 2:30 p.m., the first minor gusts were being felt. Albert Anderson himself was monitoring its path on the web: "The storm was between Jamaica and Cayman," he recalls. "It's projection was right through the Cayman Islands. There was no doubt."

By midnight, One Technology Square began to fill up. As the winds got stronger and the seawater began to rise in George Town, neighbors who lived close by began to arrive. "Because the first floor was unfinished, we could just pile people in," said Anderson. "We didn't turn anyone away. We estimate there were over 500 people on Sunday during the storm. That was something we hadn't planned on."

Security became an immediate issue. People who arrived with dogs were told that pets would not be allowed inside. Tempers flared, arguments ensued, but there were no major incidents.

A couple of days before the storm, Permanent Secretary Kearney Gomez approached Tim Adam to see if he could relocate the island's 911 services to One Technology Square. Adam agreed and Cable & Wireless set up telephone lines on the third floor. During the storm itself, Cable & Wireless employees helped answer the hundreds of calls, most from people who were desperate and panicking. Many C&W staffers could not hold back their tears.

Despite the fury and clamor of the storm, Anderson had no doubt that the building would survive the sustained 155-plus miles-per-hour winds. "I was involved in the construction management of the building, so I knew how thick the walls were and how much steel was in the walls, so I was comfortable. There was a point, however, when the building actually started shaking, but I knew it would hold."

While most neighborhood people remained at One Technology Square for only a day or two after Ivan, Anderson and other executives lived in the building for at least two weeks; many staffers, who had lost everything, remained for more than a month. Champion House, a restaurant down the street, prepared and delivered meals to the weary. Flowers delivered potable water, and other supplies were flown in from Florida.

Cable & Wireless is pleased to report that its mobile network never failed during the storm, and many people on the island have credited their cell phone service with saving their lives. Although cell towers throughout the island fared well, some of the antennae on the towers did fail, largely because of flooding or loss of power. (If a cell site is damaged, the next closest one handles the call; depending on the distance, the quality of the call may be diminished.)

In addition, fixed-line service, although compromised, never went down during the storm. The main exchange in George Town never failed, although approximately 10 smaller exchanges were damaged by flood waters. If the main exchange on Eastern Avenue had been submerged—and it almost was—restoring phone service to the island would have been a vastly more difficult process. Here is the drama that played out:

Underneath the main exchange control room lies a chamber with all major telephone cables running into it. Flood water was flowing into the chamber and was rising perilously close to the floor level of the exchange itself. Electric pumps were working, but they couldn't pump fast enough to keep up with the flow.

The water kept rising, and, to make matters worse, a lock on a door to the exchange had given way, exposing the sensitive equipment to outside elements. Two strong men had to be recruited to manually hold the door closed all night. The waters rose to within six inches of the exchange floor—but never flooded the equipment. The men—and the pumps—had done their work.

Although the Maya I cable, which links Cayman's telecommunications to the world, never failed, the local cable in the area of Frank Sound/High Rock, which returns the signal back to George Town, was damaged, greatly limiting international calls. Fortunately, technicians were able to patch it temporarily and by Wednesday or Thursday, international service had been restored.

According to Anderson, the difficulties in restoring overall service to the island were massive. "It took us almost 40 years to build the network, and we had to fix it in a few months. We had to replace the vast majority of it. It was an absolutely huge undertaking."

Immediately after the winds of Ivan began to subside, Cable & Wireless crews went to work—albeit with handicaps. Out of a fleet of 140 vehicles, only 10 survived. Security for the repair teams became paramount—gunshots were heard around George Town and looting was becoming commonplace. An armed police guard accompanied one repair crew to East End.

Cable & Wireless immediately began to send teams throughout the island to do visual inspections of the damage. Their reports were relayed to a Project Team charged with developing an overall restoration plan. The overriding priorities had been established ear-

lier: Emergency services first, essential services next, then business and residential connections. Separate teams were dispatched to work on each one.

The Project Team's approach called for dividing the island up into geographical zones, assigning repair teams to each zone, and systematically working through the cable network in each zone based on computer-generated records of the line plant pre-Ivan. The teams would then effect the necessary repairs, record changes that were made in the field, and return the marked-up records to the draughtsmen who would then update the records. This process meant that Cable & Wireless had repair crews working in every part of the island, and fixed-line service being restored in each zone, from the outset.

An auxiliary team of about 40 repairmen was brought in from Florida, and the Bermuda telephone company sent about eight people soon after the storm. They were greatly appreciated. Although Cable & Wireless attempted to rent vehicles locally, they weren't equipped with ladders, tool boxes, and other essentials of the trade. These rental vehicles were later supplemented with imported vehicles, including automobiles and bucket trucks, from the United States.

The work went on nonstop for nearly six months. Technicians worked on the exchanges day and night getting very little sleep in between. Repairmen on the road had to stop at sundown (because they needed light to operate) but resumed their labor at sunup. Cable & Wireless staffers who had left the company—some 10 or 15 years ago—called in to offer their assistance. They were welcomed back on the job with open arms.

Just three months after the storm, 100 percent of mobile service was restored, and within six months, 95 percent of the fixed network. (In some instances, repairmen have been unable to gain access to private homes to complete the fixed-line installations.)

Upon reflection, Tim Adam could not be more proud of the people who make up the Cable & Wireless family. "It's not so much that our system and our facilities saved the island during this storm—although I think we made a contribution," said Adam. "Rather it was our people who rallied to restore our services and aid our country in its hour of need. In my view, they are the real heroes of Hurricane Ivan." ●

# We're always up to the challenges

One Technology Square houses the infrastructure that ensures C&W's strength.

When the other networks were down during hurricane Ivan, we were up! This is the result of having a stronger network, and above all, a dedicated team of people at Cable & Wireless. You know them as your friends, family and neighbours, people you trust and who are committed to serving you.

**Now you know, the stronger network is always there when you need it most.**

***At your side. Now. Always.***



**CABLE & WIRELESS**

# Cayman Airways

## OUR NATIONAL AIRLINE BECOMES OUR NATIONAL LIFELINE



PHOTO BY GERARD A. MARK

The Cayman Airways hangar: "ground central" for the evacuation

Mike Adam, President and CEO of Cayman Airways, was worried. It was Wednesday, Sept. 8, 2004, and he had just been briefed on the trajectory of Hurricane Ivan which was widely expected to jog north from its westerly path once it reached the cool waters of the Cayman Trench. A jog to the north would spare Grand Cayman, as it had so many times in the past, from a devastating blow.

In fact, initial contingency planning at Cayman Airways had focused on evacuating tourists and residents from the Sister Islands. Some flights had started the day before.

The problem, Mike Adam quickly realized, was the northerly jog wasn't taking place. Ivan was continuing on its western path and Adam understood the result could be catastrophic both for his airline and for his country. "I went to the office and warned the staff to prepare for a direct hit," he said.

Cayman Airways began its early preparations by establishing an operations center in Miami, including transferring its reservations number to that location. "That got everyone motivated in advance of the actual alert which was issued by the National Hurricane Committee the following day."

On Thursday, the "pre-strike" evacuation began to take place with Cayman Airways putting on as many flights to Miami as possible.

"Frankly," said Adam, "a lot of people didn't heed the warning so we ended up canceling a number of the flights we had scheduled. Based on the forecasting on Thursday and Friday, people were still reluctant to leave."

Adam, however, was not taking any chances. By Friday evening, all of the Cayman Airways fleet were secured in safe harbor—two jets in Miami, one in Tampa, and one in Houston. Cayman Airways Express's two Twin Otters, which service the Sister Islands, were safely bunked in Roatan, Honduras.

On Saturday, based on projected wind forecasts, Cayman Airways canceled all of its flights, giving the staff the opportunity to secure their homes and belongings. Late Saturday afternoon, the winds began to pick up. On Sunday, as we all now know, the full fury of Hurricane Ivan hit our tiny island.

Early Monday morning, Adam tried to drive from his West Bay home to the airport but could get no farther than the West Bay Fire Station. The road, clogged with debris, was impassable. He tried again later that night and was finally able to make his way to the Cable & Wireless hurricane-proof facility at One Technology Square. With the help of his brother Tim Adam (who is chief executive of Cable & Wireless), Mike was able to make telephone contact with his operations center in Miami. Working until midnight, Adam and his lieutenants put together a plan to begin flying Cayman Airways planes back to Grand Cayman the next morning.

"I was at the airport at sunup," Adam recalls, "and we started doing our initial surveillance, driving up and down the runway. The safety and integrity of the runway was the most important thing, and I had visions of big chunks of the surface being washed away. Luckily enough, the runway was intact. It had no physical damage, but there was debris on the runway itself that required some heavy equipment—backhoes and trucks—to remove."

Adam and Airport Authority officials quickly dismissed the possibility of operating out of the main Owen Roberts terminal. It had been too badly damaged.

"I inspected our maintenance hangar, and though it had a large amount of damage, it still had a roof and a large area that could accommodate the crowds I knew would be coming," Adam recalls. "I elected to use that as the Cayman Airways command post." Adam set up a temporary communications center in his car, utilizing his cell phone and VHF radios that broadcast on the same frequencies as government, thereby enabling him to remain in constant contact with the National Hurricane Committee.

By 8 a.m., Cayman Airways staff began to arrive at the hangar. "I just can't speak enough about how responsive they were and supportive in getting our operations up and running."

By that time, the first flight from Miami was headed home to Grand Cayman with about 40 people on board—mainly staff and emergency personnel. The problem was the runway was still being

**What Cayman Airways employees accomplished in a few short days following the storm is nothing short of astonishing. The airline evacuated more than 10,000 people from our hurricane-ravaged land. It became not only Grand Cayman's lifeline but also its emergency supply line, bringing in tons of needed supplies.**

cleared of debris, and the decision was made, mid-flight, to divert the plane to the Brac.

A short time later, airport officials Richard Smith and David Frederick, along with Adam, declared that the runway was safe. Shortly after 10 a.m. on Tuesday, the first Cayman Airways aircraft touched down at Owen Roberts Airport. Then all hell broke loose.

By early Tuesday morning, dozens of evacuees had begun to gather at the Cayman Airways hangar, anxious to be among the first to leave the island. However, when residents and tourists spotted the first plane arriving over Grand Cayman, they headed for the airport en masse. Soon the dozens in place were joined by hundreds—and eventually thousands—of desperate people trying to make their escape. At any one time, Adam recalls, as many as 4,000 people were gathered in the proximity of the hangar.

At that point, the situation was rapidly deteriorating: People were driving up and just abandoning their cars wherever they could—first on the side of the road and eventually on the road itself, which became impassable. “There was no crowd control,” Adam recalls. “We kept calling authorities saying we needed some police support to control the crowds and the parking. Eventually we got some order in place.”

Cayman Airways four Boeing 737 aircraft seat, on average, 110 passengers. A round-trip to Miami and back takes approximately three hours. The plan, in its simplest form, was to set up a “shuttle service” between Grand Cayman and Miami, transporting passengers in one direction, bringing in emergency supplies on the return flights. Because the airport runway lights had been destroyed, pilots were forced to cease flying at sunset, resuming their mercy missions at sunrise the following day.

On Tuesday, the first flight out carried patients from the hospital and others with medical emergencies. More than 50 dialysis patients were evacuated to Miami and immediately taken in by Baptist Health, no doubt saving many lives.

With these early departures, a bureaucratic issue quickly presented itself: Many patients had lost their travel documents in the storm, and the United States was insisting upon proper paperwork. Franz Manderson, Chief Immigration Officer, and Orrett Connor, who formerly held the post, worked on getting clearances directly through Washington. The process was slow and tedious—made more difficult because communications were so limited. These medical clearances were eventually communicated, one at a time, on a single fax machine located at the nearby fire department. By midday, however, the medical emergency flight was on its way.

Meanwhile, as more aircraft were arriving in Grand Cayman, conditions at the hangar continued to deteriorate. The crowds continued to grow—and tempers were growing short as the temperatures continued to rise.

“We called for medics to come in,” said Adam, “because dehydration was becoming a major issue.” Also fiberglass insula-

tion was flying all over the hangar and people were developing serious rashes. “We were all itching, but that’s what we had to put up with.”

At one point, Adam put in an urgent plea to the National Hurricane Committee to send water for his fatigued and dehydrated employees. The water trucks arrived 20 minutes later.

Although a 6 p.m. curfew was in place, the thousands at the hangar had nowhere to go—and so they stayed. As darkness approached, the hangar was transformed into a shelter as people did their best to get some sleep. (Mike Adam himself didn’t sleep for days—“but I had a pretty good supply of adrenalin going,” he reports. “In fact, we all did.”)

By the end of Tuesday and early Wednesday, organization and order began to improve at the hangar. Various operational stations, including communications, immigration, customs, and a makeshift passport and visa office, were set up.

On Wednesday, counsels from varying countries, including the United States, England, Canada, Jamaica, Honduras, and Colombia, set up their own command posts to assist their nationals, many traveling without documentation. Some countries, such as Canada, Honduras, and Santa Domingo, flew in their own aircraft (military, in some instances) to help evacuate their citizens.

By Thursday morning, the main terminal had been cleaned up enough to move the operations out of the hangar. At any given time, 500 or more people would be at the counters. Tents and watering stations were set up outside. By midday on Thursday, however, electrical power was restored and some air-conditioning came back on. That was a milestone: “From that point on,” Adam reports, “things began to function much better. We knew we had turned a corner.”

What Cayman Airways employees accomplished in a few short days following the storm is nothing short of astonishing. The airline evacuated more than 10,000 people from our hurricane-ravaged land. It became not only Grand Cayman's lifeline but also its emergency supply line, bringing in tons of needed supplies.

The airline also took care of its own staff. Breakfasts, lunches, and dinners were flown in daily from Miami for employees (talk about “ordering out!”), and a 40-foot trailer was set up at the airport to store supplies (including 100 generators) and provisions to assist staff members with their personal recoveries.

Throughout the ordeal of Ivan, it is an understatement to say the staff of Cayman Airways performed magnificently, at times even heroically.

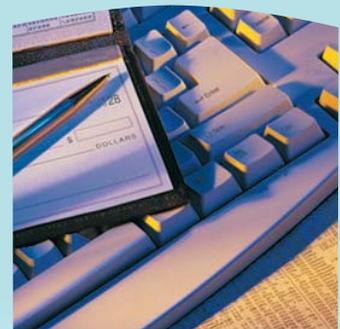
“I can’t say enough about our staff,” said Adam. “Many of our people had lost their homes and all of their possessions and yet reported to their posts with determination and resolve. They did such a great job for Cayman Airways and for the Cayman Islands. Their support was tremendous and, you know, it takes a team. I couldn’t be more proud of them.” ●





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# Cayman National

## A SAFE PORT IN A TERRIBLE STORM

George Washington once said that “to be prepared for war is one of the most effectual methods of preserving peace.” The rapid recovery of certain companies in the wake of Ivan’s destruction proves him right—those who were prepared for the worst fared the best. No institution exhibited this more clearly than the Cayman National, whose robust Disaster Recovery Plan meant that they were able to open bank branches to serve the public within days of the storm’s destruction.

Cayman National Corporation encompasses a wide range of companies, including Cayman National Bank (CNB), Cayman National Trust, Cayman National Securities, Caymanx Trust Company (Isle of Man), Cayman National Investments, Cayman National Insurance Brokers, and Cayman General Insurance.

According to Mr. Stuart Dack, chief executive of Cayman National Corporation, the firm had mobilized its disaster recovery plan on previous occasions in 2004, for Hurricane Charlie and Hurricane Frances, for example. “Whenever a hurricane comes across the Atlantic, we decide whether we need to bring together the recovery committee, and those earlier occasions in 2004 had acted like dress rehearsals for Ivan; we were able to get the team together and discuss the main issues a few times in advance.” Ivan was the real deal, however—it was time to put the plan to the test. “When Hurricane Ivan was coming towards us, what was interesting, not only externally but internally, people were taking far greater notice of what was going on. There was a degree of urgency I had not seen previously, and obviously as it came closer and closer, everyone became more focused on what was happening,” says Mr. Dack.

Putting the plan into motion, the various heads of departments at CNB began holding daily meetings on the Tuesday before the storm. Each person had a detailed list of their responsibilities, and they got on with them. Particularly important, of course, was that the IT Department would ensure that crucial data would be backed up safely. Ralph Lewis, Senior Vice President of Service Delivery at CNB, was a busy man, making sure among other things that all the ATMs were well stocked with money, that security guards were on notice, and that if the bank were forced to close early, everything would be properly locked away. Human Resources prepared full staff lists complete with phone numbers and contact details so that a cascading chain of communication could be opened up immediately after the storm. Within the various branches, a clean-desk policy was strictly enforced so that nothing compromising was left lying around, while computers and furniture were covered in protective plastic to prevent damage from the elements.

On the Friday before the storm, as lead bank of the clearing banks on the island at the time, CNB drove the decision to close the banks at midday. At that point, of course, Ivan’s predicted track was still north of the Sister Islands. CNB, as the only bank in Cayman with a branch on the Brac and an office on Little Cayman, was paying particular attention to its staff and premises on the



PHOTO BY BEN WEBSTER

**It took several CNB staff to hold the door open as they welcomed a family, roped together with sheets to protect themselves from being washed away. Their nearby home had collapsed.**

Sister Islands, expecting that they would be more severely impacted than Grand Cayman. As Mr. Dack says, “We knew on Grand Cayman that we were going to get knocked around, but not in the way that happened.” Fortunately, by implementing the Disaster Recovery Plan, the Bank had covered all the bases on Grand Cayman, and by the time all the banks closed at midday on Friday, CNB had secured all premises and its staff still had time to get home and deal with their own personal issues.

Showing true dedication to the cause, Mr. Dack had moved into the CNB headquarters with his two children on Thursday evening, fashioning a bed on the floor of the boardroom. Little did he know it was to become a home-away-from-home. By the Friday evening there were about 40 people in the building. Families were allocated rooms on the third and fourth floors, and by Saturday there was even a bit of a party atmosphere as people began to arrive and join the camp-out. Out of the eventual 50 that took shelter in CNB, approximately 18 were children—“which was fun,” says Mr. Dack. Included in that number was a tiny, 5-day-old baby who was about to receive a rude welcome to the world.

Of course, by Saturday evening everyone in Cayman knew that Ivan was going to deliver a serious blow. “We were battening down the hatches,” says Mr. Dack. “People were phoning each other, asking ‘How are you, are you all right, do you want to come here or not?’ At that stage we knew that we were in for a real pasting.”

Many people who experienced Ivan from the safety of George Town office buildings have recounted how they actually had fun



PHOTOS BY WARD SCOTT

during the storm; they were cosseted from the full fury of the storm and generators kept their A/C going as they watched DVDs and even downed a few beers. Unfortunately, this was not to be the case for CNB: They did have a generator but it gave up the ghost early on Saturday night due to a power surge as CUC turned off the power on the island. CNB gave their generator suppliers a call, hoping that maybe they could get a tip on how to refire the generator themselves, but something far more incredible happened:

“What was amazing was that we called Corporate Electric, and Corporate Electric came out! By this stage the wind was blowing about 40 knots, and they came out! This guy was out there with stuff flying everywhere, and I had to phone him on his mobile and say, “For God’s sake, go home!” says Mr. Dack. “He kept insisting ‘Oh no no, I can see what’s wrong; I’m just going to try and fix it,’ and he was there for about an hour. Eventually he called and said, ‘Look, I can’t fix it, I’m going to have to go,’ and I said, ‘yes, go!’ So the generator never worked but we were secure and comfortable. It was no big deal.”

The lack of electricity became even less of a concern as Saturday moved into Sunday and Ivan unleashed its full fury. The weather started to deteriorate rapidly and the building began to shake. Coconuts and other debris were firing off the windows, so the party moved to the second floor and congregated outside the strong room there, on the assumption that if it got really bad, they could take refuge in the strong room. “I can remember that we were all sitting outside the strong room with the radios going, listening to people’s lives deteriorate, and it was so bad. These were friends, colleagues, phoning into this program, saying, ‘The water’s just reached the countertops in the kitchen, we’re standing on top, we’re poking holes in the ceiling, we’re going to climb up into the roof in a minute. We really don’t think we can hang on,’ and the commentator on the radio was saying, ‘You’ve got to hang on, everyone is praying for you,’ but it was just very, very traumatic. Morale across the island at that stage was falling very, very quickly. The storm was off East End, and you could almost visualize it coming across the island, and those of us that were in control were having to say to people, ‘We’re fine, even if we get water into the place we’ll be okay.’”

Then, of course, the radio went off, phones stopped working, and through the hurricane haze outside, those taking refuge at



CNB saw the surge of water coming across the runway, increasing their fears for friends and colleagues around the island. “I was fully convinced at that stage that there would have been hundreds, thousands, tens of thousands of casualties on the island,” says Mr. Dack. “Everywhere you looked, there was water. In the car park there were about 40 cars out there just floating around.”

Just as things were looking really bad outside, someone spotted some figures moving in the car park. It took several CNB staff to hold the door open as they welcomed a family, roped together with sheets to protect themselves from being washed away. Their nearby home had collapsed. “How they made it across the car park without being killed or injured is nothing short of a miracle,” says Mr. Dack. “We gave them a room and some food, water and blankets, and went back to wondering how long this was going to go on for. Strangely enough, although I couldn’t call anyone in Cayman, or anyone in the U.S., I managed to get through to the UK, and I asked my daughter to go onto the National Hurricane Center Internet site in the U.S. and tell us where the hurricane was. And when she replied, ‘It has gone past the Cayman Islands,’ this huge cheer went up. You felt at that stage that you had cracked it.”

The worst of the storm may have been over, but as Mr. Dack and his colleagues emerged on the Monday morning, they realized they were going to need that Disaster Recovery Plan. By Tuesday morning, because of the cascade of communication that had been set in place by the disaster plan, it had been successfully ascertained that the Cayman National Bank and Corporation staff, and their families, were fine. However, it was also clear that across the island, people were concerned about getting enough food and water, that people needed cash to buy supplies, and that a failure to provide cash would result in serious problems maintaining law and order.

**Opening for business on that Thursday was no easy task for the CNB staff—they had none of their usual computer systems so every transaction had to be logged by hand; they were operating in a stuffy building with no air conditioning, and they had what could have been quite a hostile crowd, desperate for money, waiting outside—but they rose to the occasion admirably.**

By Tuesday afternoon, the key figures in the private sector had begun to congregate at the offices of Appleby Spurling Hunter, which became a kind of makeshift command center for the island in those first, crucial days. CNB's main aim, of course, was to get the banks open and cash back on the street. In conjunction with government and the other clearing banks on the island, it was agreed that all the banks would open at the same time, but of course things were not simple as that. First of all, there was a problem with the Monetary Authority's safe, so it was not easy to secure large amounts of CI dollars. There was also going to be a number of potential problems with U.S. cash: It was still unclear whether the public would panic and try to withdraw all their cash out of the island and, in a country where nearly everyone was trying to get a flight out, most of the airlines were requiring cash payment in U.S. dollars.

Government coordinated a meeting with all the clearing banks to discuss the options. It was agreed that the simultaneous opening of all the clearing banks would take place on the Thursday morning, September 16, as long as the necessary security could be provided. All branches would need armed guards, because there was a possibility that without adequate security, public safety would be compromised. Another stipulation that was made was that a cash limit of \$500 was placed per person, so that banks could retain adequate stocks of money, and also to avoid any possible security issues on the streets. "Government agreed to provide security," says Mr. Dack, "and that was an enormous task for them because they were short of manpower; they had no vehicles, but they agreed nonetheless." The scheduled opening time of 11 a.m. came and went, however, because sufficient protection had not yet been provided.

Eventually a Jeep with two police officers, one of whom was bearing a machine gun, was provided, and it drove around town from bank to bank overseeing things. "Against a background of a lack of support from outside, the authorities here did an excellent job of making sure the right places were secure on very limited resources. We decided to keep the banks open only in George Town so that it was tight for the police to go around," says Mr. Dack. "Our branch at the West Wind Building had about 200-300 people in line outside, but actually it was very orderly. People showed a lot of tolerance and good humor."

Opening for business on that Thursday was no easy task for the CNB staff—due to a lack of power they had none of their usual computer systems so every transaction had to be logged by hand; they were operating in a stuffy building with no air conditioning and they had what could have been quite a hostile crowd, desperate for money, waiting outside—but they rose to the occasion admirably.

As Mr. Dack puts it: "The response from our staff was incredible. We had this elaborate business resumption plan, but what really carried our recovery through was not the plan but our people. You can have the best plan in the world but it's irrelevant without good people. In circumstances that are so catastrophic, it's the commitment from people that makes it work. A significant thing for us is that most of our staff are local people, so they weren't motivated to leave. People got on with things and were motivated to help." CNB President Ormond Williams agrees: "I cannot stress enough the courage of our people, notwithstanding their own personal tragedies. They understood that we had a business that needed to be strong, and they rallied to the cause and continued to do so long after the event."

Many of CNB's staff have been with the company for years, and with normal computer systems down, their knowledge of their customers was vital in those first few days after opening. "What was interesting was that it wasn't, 'Oh my god, I hope my money's okay'; it was, 'Oh my God, I hope all the staff are okay,'" says Mr. Dack, "because by definition these are all people we have known for years and had a close relationship with."

In fact, CNB was surprised to discover that it had money coming in rather than going out. The Bank, by virtue of its branch on Cayman Brac, had been the first bank in the Cayman islands to be open, on Wednesday, September 15. That meant that immediately after the storm CNB was able to operate telegraphic transfers which obviously put it in a very strong position in the eyes of external customers. Mindful too that the financial services industry is one of the cornerstones of the island, CNB mobilized a large portion of the remainder of its staff to start making contact with the outside world. Cayman National's Isle of Man office played a key role as all senior people began to contact overseas customers, reassuring them that CNB was ready and open for business.

In the middle of the practicalities of getting the business back up and running, there were human dramas that had to be dealt with. The newborn baby that had taken refuge in the CNB building had developed an infection and needed to be taken off island. "But of course the baby had no papers and the only flights that were going out were via the U.S., and the U.S. authorities said, 'No, this baby cannot come via the U.S.,'" recalls Mr. Dack. "Eventually I phoned Roy McTaggart [Chairman of Cayman Airways], and he, in turn, passed that on to someone in Cayman Airways, who contacted U.S. authorities in Washington. Finally they got clearance for the baby to go out in transit, via Miami into the UK."

And then there was the long-standing customer from West Bay who needed cash urgently on the Saturday evening after the storm. "A lot of the airlines wanted to be paid in U.S. cash. Someone called me and said, 'There is an elderly gentleman from West Bay who wants to get his daughter off the island . . . have we got any U.S. cash?'" recalls Mr. Dack. "Well, I had money in my back pocket, but not enough, but I knew there was some in the ATM in the main building. All the man had was his pension check from the Seaman's Association, so I called Ralph Lewis, who came down with the keys and got the bank open here, and we used one of our own ATM cards to withdraw U.S. dollars. The gentleman promptly collapsed in tears because it was such a relief."

In fact, CNB's dedication to its customers was evident in everything it did after Ivan. The Bank was a key player in setting up the Cayman Islands National Recovery Fund, for instance. CNB acts as corporate trustees for the Fund, and they provided all the initial banking and corporate and trust services to set it up, while Mr. Williams ensured that Bank support and manpower were provided to maintain the Recovery Fund.

Now, just a few short months after Ivan, CNB is in better shape than ever before. Thanks to its rapid recovery after the storm, the Bank is even more closely tied to the community it serves, and, having risen to the storm's challenge with aplomb, the Disaster Recovery Plan has since been revised and improved to incorporate the lessons learned from Ivan. By being well-prepared for the worst, CNB ensured it emerged from this disaster as one of the best—George Washington would approve. ●

# RE/MAX Cayman Islands

## A PROUD, BUT HUMBLE, PAST, A GLORIOUS POST-IVAN FUTURE

**R**E/MAX Cayman Islands started life at Regency Court in February 1990 as First Realty of Cayman. Eighteen months later, the firm became known as RE/MAX First Realty and opened its doors in November 1991 at its present location at Seven Mile Shops.

The founders of the company, Kim and Brenda Lund, worked with a small staff (including Edna Ebanks, one of our original agents), in 2000 square feet of office space. They had decided to associate themselves with the RE/MAX name because of its broad recognition in the North American market as well as the standard of professionalism that the name stands for. The Lunds' philosophy was always to provide better service, to be more competitive, and to hire the very best employees in the marketplace. Quality and service—rather than rapid growth—have always been at the foundation of the company.

In 1996, the Lunds changed the company name to RE/MAX Cayman Islands and, through everyone's hard work and dedication, RE/MAX grew to Number One in the Caribbean by 1997. Sadly, Brenda passed away in August 1998 after a long struggle with breast cancer, but her memory and inspiration lives on within the company. James Bovell, who had been a Sales Associate since 1994, became a Co-Broker/Owner with Kim on Nov. 1, 1998.

Since that time, RE/MAX Cayman Islands has grown steadily to become the leading real estate company in the Cayman Islands. It is also part of the RE/MAX International and RE/MAX Caribbean real estate network, comprised of more than 100,000 Sales Associates in thousands of offices worldwide. Since 1993, the firm has consistently been the Number One office in closed sales volume for the Caribbean.

on Monday morning—with perhaps some cleaning up to be done. It was not to be. Never could we have imagined the magnitude of the disaster that struck our island and our offices at Seven Mile Shops.

The majority of our associates and staff were on the island during the hurricane, and many endured extremely harsh and hostile conditions both during the storm and in its aftermath.

Co-owners James Bovell and Kim Lund viewed the devastation for themselves as the winds subsided on Sunday. They were astonished by the extent of the damage but not deterred. Their thoughts immediately turned to the welfare of their people and the rebuilding of their business. During the hurricane itself, they had both been at Kim's house in Britannia along with Kim's wife Ashleigh and their young family and other close relatives. James's wife Jeri and their two young boys had reluctantly left Cayman on Saturday, taking a small plane out as conditions continued to deteriorate. Others on staff, many with young children, had left just before the airport closed down.

Following the storm, a network of RE/MAX employees immediately began to contact each other via their Cable & Wireless cell phone service which came back up very quickly. A sense of 'we are all in this together' soon developed with everyone drawing strength from each other.

By Monday September 13, employees began to return to work—even though their personal living conditions were tough—like every one else, they had no power and little water. The store fronts at Seven Mile Shops were smashed in and the ceilings in most cases, including ours, had dropped down. We had endured more than four feet of water throughout our offices and, as a result, had sustained severe flood damage. However, we were able to res-

**We feel that we at RE/MAX Cayman Islands are now in a very strong position to provide an even better service during this rising market and look forward to welcoming back our existing clients/customers and meeting new ones in the future.**

As 2004 was drawing to a close, the real estate market had begun to turn positive, rebounding from a slower period of the last few years. The housing and condominium inventory on Grand Cayman was being drawn down, and demand was building. These were the market conditions in early September 2004. All of that was to change on the evening of September 11 and morning of September 12 as Hurricane Ivan left its unimaginable mark on our island.

As we do for every major storm during hurricane season, RE/MAX Cayman Islands prepared for Hurricane Ivan, taking precautions to protect our hardware, office equipment, and physical plant. We took our backup computer tapes off site, and we had our full accounting database and many important company files saved on our accountant's laptop which survived intact. This proved to be very fortuitous in the days and weeks ahead.

Unfortunately, like so many other people, we severely underestimated the fury and tenacity of the storm. As we tracked the path of the hurricane on Friday and early Saturday, we gathered at the office to secure everything we could. Staff were encouraged to make their own plans and secure their own homes and possessions in expectation of Hurricane Ivan. Perhaps naively, we all expected to be back at work

cue many vital documents, and our thanks go to all our associates and staff. We need to mention publicly a few whose hard work and dedication was nothing short of extraordinary: Michael Joseph, Brigitte Greene, Kenesha Hurlston, Andrew McLaughlin, Errolyn Thompson, and Heather McLaughlin.

Over the next few days, a plan was formulated to try to salvage as much as possible. With the help and support of their families and friends, Brigitte and Kenesha began drying off the files and folders, hanging them on clothes lines, even ironing them to a point where they could be categorized and boxed up for removal. They wore protective masks and gloves as documents had molded during the process. With Heather's help, the plastic tables and chairs from the Crow's Nest Restaurant in South Sound were obtained from owners Ernest and Caroline Foster, and a makeshift production line evolved as documents were rescued and dried. As part of this process, Andrew took truckloads of rescued items to the homes of any employees who had somewhere dry to work. Our thanks go to Graham Peck and his wife for the loan of their truck. Brigitte, Andrew and Kenesha especially, are to be commended for their dedication to this arduous task.

RE/MAX Cayman Islands relocated temporarily to a base that was kindly offered to us by Ogiers and Boxalls, Attorneys at Law. On September 15, the firm declared itself "open for business." Ogiers also provided us with an Internet connection, and we remained there, working with one laptop computer and everyone relying heavily on their cell phones, until October 15. We then moved to Royal Plaza in George Town where a client of the firm was kind enough to loan us 1200 square feet of space. It was very much like a real estate office of the old days—one room with everyone working together, no privacy, and sounding at times like a zoo!

At this point we need to acknowledge the help of the following people who made this part of our recovery possible: Malcolm Ellis of Delphi Ltd. who worked tirelessly to get our fledgling wireless network up and running so that we had computers and could communicate via e-mail. Our thanks also go to Kirk Office which supplied us with much needed office equipment and Lands & Survey for getting our Land Registry Database back in place by mid-November. This allowed us to function as normally as possible, enabling us to work with clients on potential listings and other tasks. Fortunately, the CIREBA website also came back up quickly after the storm, and we were able to conduct our normal business remarkably effectively with these systems in place. By December, our company website was in place, thanks again to MCS, and we were back in a position where we could work with the new market that was now developing.

Throughout this time, associates and staff returned to the island and came back to work when their personal circumstances allowed them to. A great spirit of camaraderie developed within the company. No one complained about the working conditions and everyone remained in high spirits. When someone's mood was down, others rallied around to help.

With the slowdown in sales, the office concentrated on assisting people to find rental accommodations. Thanks go to Scott Roe, Amanda Brookman, and April Anderson for taking on that task. Kerri Kanuga was working out of a hotel room in Miami but was still able to communicate with the office and keep contact with her clients. Like the other associates, she asked them if they would make their properties available for rent, since secure and dry accommodation was scarce. Kate Voss, our accountant, was based in Colorado

after the storm but could still e-mail the office and assist. Edna Ebanks, Cindy Raymond, Dale Avery, Kass Coleman, Toni Paolini, and Paul Aiken worked out of Royal Plaza and contributed to the overall recovery process. Mabel McMillan, Dinah Green, Pam Parsons, and Darolyn Saladino were located in the U.S., but each was able to keep in touch, offer their support, and help out.

Hurricane Ivan provided an excellent opportunity to enhance an already strong team spirit, and the relaxed atmosphere at work (no dress code!) did bring a slight sense of normality back to everyone's lives. The impromptu office breakfasts and lunches probably helped as well!

We operated from Royal Plaza for three months, until January 17, 2005, when we successfully relocated back to our original offices that were still under renovation at the time at Seven Mile Shops. Construction on these offices did not begin until December 6, and only by the hard work and dedication of the construction teams did we manage to return home by mid-January. Our sincere thanks go to Titan Development for managing the rebuild project, Electrical Enterprises, Caribbean Partitions, House Smart Technologies, Arellco, Final Touch, Elite, BPC, and Andro Electric. We would also like to thank the Electrical Department at Building Control in Planning for all their help.

Now more than seven months after Hurricane Ivan has left us, we are relocating fully into our reconstructed and upgraded offices in 5,000 square feet of space at Seven Mile Shops. We will have better facilities, more workspace, and many state-of-the-art communication features to greatly improve our services to you.

With the local real estate market on the rebound, and many new developments coming on stream, the prospects ahead for RE/MAX Cayman Islands look very exciting. There is a huge pent-up demand for property that has built up over the last year or so. Supply is short so prices are remaining consistent with pre-Ivan levels and, in some cases, are increasing. Many people have settled with their insurers and are in the market to rebuild their homes or sell and purchase something new. We feel that we at RE/MAX Cayman Islands are now in a very strong position to provide an even better service during this rising market and look forward to welcoming back our existing clients/customers and meeting new ones in the future. Our doors are open. Please stop by. ●



**The key to Cayman's Real Estate market**

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The stronger the hurricane the stronger you need your insurance company to be.



Is your insurance company strong enough to withstand losses across a number of territories?

When hurricane Ivan, an intense category 4 on the Saffir-Simpson scale, hit Grand Cayman on 12th September, 2004, it lashed the island with sustained winds of upwards of 140 mph.

Grand Cayman is home base for Island Heritage, so it truly was a stern test for the company's own Incident Management Plan.

The wind had barely died away and our people were already arranging for the airlift of loss adjusters into the island. Within 36 hours of the all-clear, an international team from countries as far away as Britain and South Africa were on the ground helping Island Heritage customers.

Good contingency planning meant that millions of dollars flowed in to our Cayman office within days, allowing us to quickly settle a large number of claims.

We focused first on individual home-owners, allowing them to get back

sophisticated computer modeling, are designed to take into account the possibility of large claims in one island as well as the accumulation of claims from several territories around the Caribbean.

Which, you may remember, is exactly



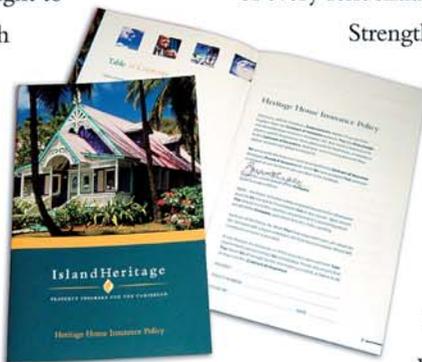
When the storm has passed, the last thing you need is to worry about your insurance company.

## GET HIT BY A HURRICANE, AND IT PAYS TO HAVE A CATEGORY 5 STRENGTH INSURANCE COMPANY.

At one point, the highest gusts were recorded at a staggering 208 mph, bringing with them a sea surge of eight to ten feet above normal, with higher waves on top.

Large parts of the island were completely submerged and on top of the surge were rolling, battering waves.

The damage was indeed extraordinary. Insurance claims in Cayman alone were expected to exceed US\$1.5 billion.



The best policy is clear, precise and easy to understand. More importantly, it delivers without fail on its promises.

into their homes and get on with their lives - all part of our intention to settle 90% of every residential claim within 90 days.

Strength. You can put it down to excellent spread of risk, adequate reinsurance and good contingency planning. And, of course, since we're based in the Cayman Islands, the world's fifth-largest financial centre, we're also very well regulated.

A well-regulated insurance company is a well-founded insurance company; an important factor for your peace of mind.

In addition to good spread of risk, we buy substantial reinsurance from some of the strongest names in the business - including XL, Ace Tempest Re, Munich Re, Partner Re and Lloyd's of London.

What's more, Island Heritage's actuaries design and recommend the correct levels of reinsurance appropriate to our local and regional exposures.

These projections, coupled with

what happened in 2004 with hurricanes Ivan, Frances and Jeanne.

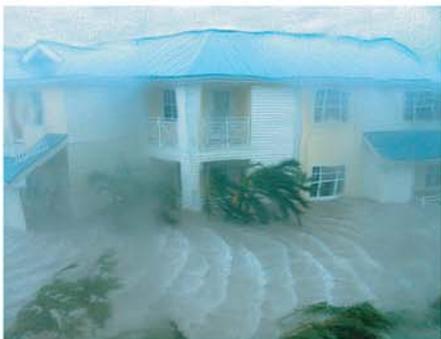
In virtually every corner of the Caribbean, hurricanes are a threat. The 2004 season most certainly proved that.



Within 36 hours of hurricane Ivan leaving Cayman, the Island Heritage adjusters were helping to put things right for our policyholders.

But it's good to know, isn't it, that the strength of Island Heritage is also there - before, during and after.

Talk to us today on (345) 949 7280, visit our offices at Grand Pavilion Corporate Centre, West Bay Road, or click on [island-heritage.com](http://island-heritage.com) to find out more.



In September 2004, hurricane Ivan lashed Grand Cayman with sustained 140mph winds. Lesser insurance companies have been known to be sunk by such major catastrophes.



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DOMINICA • JAMAICA • ST KITTS • ST MAARTEN • TURKS & CAICOS ISLANDS • US VIRGIN ISLANDS

# Island Heritage



PROPERTY INSURERS FOR THE CARIBBEAN

# Island Heritage

**SEA SURGE, FLOODS AND THEN A DELUGE OF CLAIMS.  
NOTHING SINKS ISLAND HERITAGE INSURANCE.**

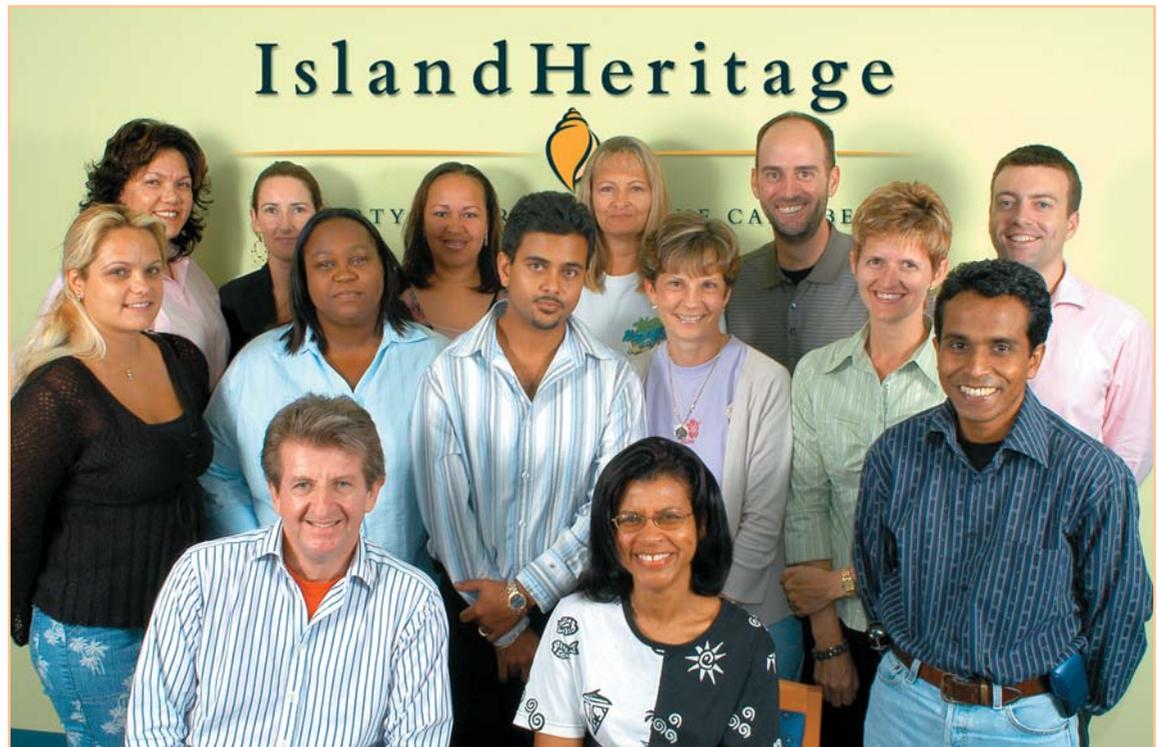
A handful of photographs, a few clothes and a bashed-up Toyota. That, explains Island Heritage's Judy Ebanks, was all that remained of her family's possessions after Ivan's ministrations. She and her husband, John Henry, and daughter Deandra were left homeless after the storm ripped every inch of roofing from their Walkers Road house. But, protests Mrs Ebanks, there were others in Cayman who suffered worse fates: "We had no flooding – there were some who'd been up to their necks in sea water."

Despite the huge material losses and emotional hardship collectively suffered by the Island Heritage team, every member of the dozen-strong staff was at work on the Thursday after the storm, preparing for the move from their flooded office in Grand Pavilion into Butterfield Bank's George Town headquarters. The staff spent that weekend compiling and printing personal claim forms and preparing initial \$5,000 cheque payments for over a thousand customers. The temporary office duly opened for business, with all systems running, all records intact, on the Monday morning.

Over the next few weeks, recalls marketing manager Nigel Twohey, living conditions island-wide were so bad as to be almost intolerable: "There was no running water, no power, a serious transport shortage and really taxing accommodation problems as people crowded into what limited habitable space remained. Most island residents were still in shock at what had happened and yet," he adds, "every one of our staff, even those with children, opted to stay on island under those circumstances and work long hours to process the flood of claims that followed in Ivan's wake." Indeed, such was the Blitz spirit, adds Mr. Twohey, that no less than three staff members' spouses also worked full-time at Island Heritage for a number of weeks.

Those early days were not easy, agrees Mrs Ebanks, who is assistant to Island Heritage's CEO, Bryan Murphy. "They were hard times – but then the whole island was having a hard time. Our customers' needs took precedence over sorting out our personal lives, although we were all given time off to do what we needed. The company had to function, and function efficiently, and a certain amount of self-sacrifice obviously had to go into that."

A highly competent and dedicated staff was partly responsible for Island Heritage being up and running at full throttle just a week after Ivan's visit; the other major factor was good hurricane preparedness, notes Bryan Murphy. "We had a plan, and, to a large extent, it worked." Two feet of flood water rendered the ground-floor Grand Pavilion office inoperable, but all files, computers and telecommunication hardware had been moved high off the floor before Ivan struck, while accounting records had been taken on hard drive off-island. Rainwater did not penetrate the office: paperwork remained dry and in perfect order, reports Mr. Murphy. Thus,



after the storm, "gathering up the office contents and setting up a new operation at Butterfield's was straightforward although, in the absence of a removal firm, we had to bundle the company's property into what private vehicles we could muster, and shuttle back and forth along the debris-strewn West Bay Road until the move was complete".

Blackberries and cell phones were Island Heritage's lifelines to the outside world for three or four days after Ivan. They were put to good use: they allowed the company to keep in constant touch with its reinsurers, and to make arrangements for an immediate interim reinsurance payout of US\$50 million. That money came through on the Thursday, ready to meet policyholders' urgent need for cash. The company also organised for loss adjustors to travel to Cayman without delay – the first group flew in on the Wednesday, accompanied by Garth MacDonald, Island Heritage's Chief Financial Officer, the company's accounts records and several emergency generators.

Thanks to major efforts by local utility companies, Island Heritage's office operations and communications became progressively smoother as September gave way to October. "Our AT&T phones came up quickly, CUC did well downtown, and Cable & Wireless got our Internet and email back up fast," comments Nigel Twohey. "With those systems functioning properly, it was not technically difficult to process all the claims that flooded in. Certainly, the workload was heavy, but it was well within our capacity. When catastrophe strikes, it's our job to pay, and pay quickly, and we were able to do that."

Ivan underscored some important priorities for Island Heritage, acknowledges Mr. Twohey. "Principally, they were: get a well-built office; have somebody with accounting records and a complete client list off-island when the storm hits; and make sure you have the means to communicate with the outside world at all times.

"Looking back," he adds with a grin, "we probably did most things right. But nonetheless we are certainly a little wiser, and in the future we'll be even better and stronger for that. ●

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Before.



After.

# Deloitte

## HELPING CAYMAN GET BACK TO BUSINESS

Disaster Recovery is a key element of Deloitte’s Enterprise Risk Services (ERS) offering – in fact just as Hurricane Ivan was forming in the Eastern Caribbean, the ERS team was putting the finishing touches to Deloitte’s state-of-the-art Disaster Recovery Centre (DRC) at Citrus Grove. Although this project had been in development for 18 months to ensure the firm and their clients were thoroughly prepared for a major disaster, no one thought it would be put to the test in such dramatic fashion, quite so soon!

As the Cayman Islands came under hurricane watch on Thursday 9th September, Deloitte closed their offices, invoked their disaster recovery plan and sent staff home to finish their own personal preparations – everyone hoping that Ivan would miss the Islands like so many storms before. As Ivan approached Cayman and it became increasingly obvious that the Islands were in for a direct hit, Deloitte opened its doors at Citrus Grove to staff and members of the public alike. In the end close to 400 people took shelter in the purpose-built Category 5-proof building with families bedding down wherever they could find space.

Citrus Grove stood up well to the extreme conditions created by Ivan with only superficial damage to the building – it remained water tight and the building’s generator provided back up power until normal power was restored days later.

As the storm subsided and residents emerged from their shelters Deloitte established a number of disaster recovery centres – one for external clients at the DRC within Citrus Grove and one for internal staff at One Capital Place, Citrus Grove and at the Deloitte office in Miami. Teams working at these centres coordinated the logistics behind the recovery effort for Deloitte and their clients. The immediate priority was to ensure all of Deloitte’s staff were safe and accounted for. This task was made more difficult as nearly all phone lines were down island-wide and placing a call in or out of Cayman was virtually impossible. Fortunately, however, through creative management and sound leadership Deloitte managed to contact all staff, no one was hurt, and everyone and their families were safe and sound.

In the immediate days and weeks after the storm Deloitte provided assistance to staff in a number of ways to help recover from the hurricane. An emergency evacuation flight was chartered for those staff with nowhere to live who wanted to leave the island, and plane loads of relief items such as food, generators and tarpaulins were flown in for those staff remaining in Cayman. Other help was provided through forgivable and preferential loans and free meals, whilst Deloitte in New York launched an appeal across their global network of offices aiming to raise relief funds for Deloitte staff in Cayman.

As a professional services firm, Deloitte is helping Cayman get back to business in a number of ways. It is a tribute to the Deloitte Property Consulting team that all of their clients’ buildings were back up and running and fully operational just 7 days after the storm – including Deloitte’s two office buildings. This was critical as businesses in all sectors needed to advise their clients of the impact of the hurricane yet demonstrate that they were still “open

for business”. For those firms that were less fortunate and suffered significant damage to their buildings, the Deloitte DRC provided temporary office space whilst their premises were refurbished. In the weeks and months following the storm temporary office space with telecommunications and IT services was provided for no fewer than 13 companies including law firms, banks, trust companies and service organisations.



PHOTO BY SHEREE EBANKS

Eight months on and the impact of Ivan is still noticeable everywhere – in just about all walks of life. Understanding this, the partners and staff at Deloitte recently launched an internal pledge programme to generate much needed funds for the Cayman Islands National Recovery Fund. As a result of the programme US\$250,000 will be pledged over the next two years to the Recovery Fund to help less fortunate residents of Cayman rebuild their lives.

**AN EMERGENCY EVACUATION FLIGHT WAS CHARTERED FOR THOSE STAFF WITH NOWHERE TO LIVE WHO WANTED TO LEAVE THE ISLAND, AND PLANE LOADS OF RELIEF ITEMS SUCH AS FOOD, GENERATORS AND TARPAULINS WERE FLOWN IN FOR THOSE STAFF REMAINING IN CAYMAN.**

Commenting on the recovery process and the donation to the Cayman Islands National Recovery Fund, Ian Wight, Managing Partner for Deloitte, said, “We at Deloitte are committed to helping our staff and the business and social community look past this tragedy and to rebuild Cayman. Ivan is in the past, and together we are taking giant strides towards a prosperous future.” ●

### ABOUT DELOITTE:

*Operating in the Cayman Islands since 1973, Deloitte is a member firm of Deloitte Touche Tohmatsu. With 7 Partners and 150 professional and support staff, the Cayman Islands practice delivers services in four professional areas: audit, tax, consulting, and financial advisory services.*

# Caribbean Utilities Company, Ltd.

## PROVIDING THE POWER TO REBUILD GRAND CAYMAN

The spirit of Grand Cayman is alive and well following the passing of category-five Hurricane Ivan on September 11-12, 2004, as evidenced by Caribbean Utilities Company's (CUC) power restoration efforts following the storm. CUC successfully completed the restoration of service to all reconnectable customers on the Island on November 30, 2004, well within the initially projected 90-day period.

CUC's successful restoration programme would not have been possible without the commitment of our employees and the assistance of our strategic partners. Our staff went above and beyond the call of duty, continuously working 12-hour days for weeks at a time without any breaks. Despite dealing with their own personal losses in many cases, our employees responded 100% in support of an aggressive restoration plan. Individual roles changed in many cases, and people did whatever was necessary to work as a team towards the common goal of restoring power to every customer.

We also realized the need for outside manpower to assist our restoration team in ensuring that service was restored as quickly as possible. Our largest shareholder, Fortis Inc., an electrical utility holding company based in St. John's, Newfoundland, Canada, was particularly integral to the recovery. Fortis contributed greatly by sending three waves of line crews and operating personnel to Grand Cayman to assist with the rebuilding of lines and customer reconnections. A total of 130 Fortis employees participated in the restoration, representing six Fortis operating companies: FortisBC, FortisAlberta, FortisOntario, Maritime Electric Company, Newfoundland Power and Belize Electricity Company.

Other partners who contributed labor, equipment and materials include Mastec, Inc. of North Carolina, the Barbados Light and Power Company, Bermuda Electric Light Company and Provo Power Company of the Turks and Caicos. The Barbados, Bermuda and Turks and Caicos contingents were deployed by the Caribbean Electric Utility Services Corporation (CARILEC) under its Hurricane Action Plan, which provides assistance to member utilities following the aftermath of a hurricane strike.

CUC is very grateful to the crews from Fortis, Mastec, Barbados Light and Power, Bermuda Electric and Provo Power for their generous support and dedication to restoring customer service.

We encountered many logistical challenges throughout the restoration. For instance, it was initially difficult to source materials from the United States, as Florida and other Caribbean islands suffered multiple hurricane strikes throughout August and September. Shipping delays and a lack of transportation also represented significant challenges from the beginning. As a result, it became necessary for CUC to charter two ships and six aircraft to import essential materials, including buck-

et trucks, transformers, poles and wire, from Belize, Ecuador and the US, as regular commercial carriers could not accommodate the need for prompt delivery. Once we overcame these challenges, we were able to stay on track with the 90-day recovery schedule.

The storm surge and rain from Ivan left us with much of our generating capacity out of service. Because of proper planning for

**RIGHT:** Line Operations was responsible for major T&D system reconstruction and service connections.

**BELOW:** Materials Management was responsible for receiving, sorting and issuing of materials to the Production and T&D Divisions.

**FACING PAGE:** A tangled mess of utility wires along Smith Road.



the storm surge, all generation added since 1990 was not severely affected. After two days work, we had over 36 MW of generating capacity to start up the system. Our dedicated staff used all their training to effect the cleanup and start up the system, allowing us to recover the units to stay ahead of the distribution restoration.

The efforts of CUC's Emergency Preparedness Committee reaped great dividends from the storm. CUC began an extensive hurricane risk assessment process following the passing of Hurricane Gilbert in 1988. This led the Company to strengthen its infrastructure over the years to enable it to recover quickly from an event as devastating as a category-five hurricane such as Ivan. We



PHOTO BY SHEREE EBANKS

**WITH 100% OF OUR CUSTOMERS WITHOUT POWER IMMEDIATELY FOLLOWING IVAN, THERE WERE ONLY TWO STRATEGIES TO DEPLOY: MANAGE THE CUSTOMERS' EMOTIONS AND EXPECTATIONS AND RECONNECT QUICKLY! OUR ABILITY TO COORDINATE THESE TWO STRATEGIES LED TO A SUCCESSFUL RESTORATION.**

established hurricane-grade construction standards in the early 1990s that continue to be met for any new capital investment, whether it be for generation, transmission and distribution (T&D) or otherwise. These standards proved to be critical during Hurricane Ivan, and the decisions made over the past 17 years have paid off in the wake of the storm.

For example, our two-story Hurricane Center at our North Sound Plant was built to withstand 200-mph winds, and it sheltered many of our employees during Ivan and served as the command center immediately following the passing of the hurricane. Our new integrated control room and indoor North Sound, South Sound and Frank Sound gas insulated substations, the backbone of our electrical transmission and distribution infrastructure, were constructed to withstand a category-five hurricane and were unaffected by the storm. Our 36 MW engine room commissioned in 2000 was operational within days of Ivan's passage due to the superior building and civil engineering design recommended by our strategic alliance partner, MAN B&W, in 1998. Our damage from Ivan may well have been catastrophic had we not invested in this infrastructure and established these standards.

In addition, our recently completed North Sound submarine cable enabled us to reconnect customers in West Bay within four weeks, or two months earlier than if we had not installed the cable. Moreover, we only lost 500 out of 12,236 wooden poles and six out of 226 concrete transmission poles, a further testament to their quality design and construction.



These examples illustrate in hindsight that we made the right decisions in building our plant and T&D facilities, and to have done otherwise would have been catastrophic for Grand Cayman. To quote a well-known adage, you truly get what you pay for, and anyone who may have claimed that we overbuilt our system has now been proven wrong. While Ivan has affected 25% of our T&D system, we must continue to design and build our electrical and generation infrastructure to withstand category-five storms. To do otherwise would jeopardize our ability to provide a world-class, reliable service to our customers.

With 100% of our customers without power immediately following Ivan, there were only two strategies to deploy: Manage the customers' emotions and expectations and reconnect quickly! Our ability to coordinate these two strategies led to a successful restoration. We appreciate the words of encouragement from our customers and thank them for their understanding and patience as our crews worked tirelessly to restore service across the Island. Having this level of cooperation certainly made the restoration effort much smoother.

We faced many challenges during the restoration effort, but had it not been for our emergency preparedness plan and overseas partners such as Fortis, working along with the CUC team, the timely and safe re-energization to the Island would not have materialized as originally promised. Ivan has illustrated what can be achieved with proper planning and teamwork. CUC is very appreciative of the commitment of our 200 employees and over 200 relief workers who made this happen. Well done to all of you. ●

# Butterfield Bank

## PROVIDING CASH, SERVICE, AND DONATIONS TO A RECOVERING ISLAND

When the world as you know it ends, as it did for Cayman on September 12 of last year, the first thing the public wants is its money. Overnight, a society used to credit cards, ATMs and internet banking was dealing only in cash. People whose homes had been destroyed needed cash to get to get families off the island, people needed cash to buy food and supplies, people just wanted to know that their cash was safe. It was a recipe for panic and confusion, but thanks to the performance of Butterfield Bank, among others, the people of Cayman had access to in-branch banking by Thursday, September 16, a mere three days after Ivan had ripped the island apart.

That Butterfield Bank was able to respond so quickly and efficiently was due to the comprehensive Disaster Recovery Plan that had been in place long before the storm. Known within the Bank as the Business Continuity Plan, or BCP, the plan had been developed over the three years prior to Ivan, acting as a “planning document” for hurricanes and other natural disasters. The BCP encompasses an extensive checklist, which includes providing all Butterfield offices with generators and hurricane shutters in preparation for a storm.

As Ivan approached, Butterfield joined the rest of the island in carefully monitoring the progress of the storm and the path it might take. Early in the week of the September 6-10, the Bank’s Hurricane Committee began executing procedures in accordance with the BCP. This included backing up crucial data systems and sending them off-island to Bermuda, so that the Bank could operate from there in exactly the same manner as it operated in Cayman. Key personnel, mostly technical professionals, were flown by private plane to Bermuda to perform this operation, while Bank staff in Cayman proceeded to secure Butterfield’s premises on island. Within Cayman, a communications liaison was appointed and management held daily meetings in the run-up to the storm. Throughout the period of the storm, as Ivan raged outside, communications were handled by satellite and cellular services.

In the terrible, confused, aftermath of Ivan, Butterfield Bank reacted swiftly and recovered its operations with speed. Preparedness measures taken over the previous three years and effective decision-making in the days before and after the storm helped make this possible. The support of Butterfield colleagues in Bermuda and Guernsey was invaluable to the Bank; because the Cayman systems had been backed up and established in Bermuda before the storm arrived, the Bank was able to give off the impression of “business as usual” to the rest of the world on Monday September 13, 2004. A Disaster Recovery helpdesk was set up in Bermuda to assist customers and family members with queries, the Bank’s website was continually updated with progress reports by colleagues in Bermuda, and a senior staff member, located in Miami, acted as liaison arranging hurricane supplies, personnel travel, and additional communications.

In reality the Bank had suffered many losses: the West Shore and Compass Centre branches were completely destroyed. Nevertheless, Butterfield Bank was ready for business with fully operational systems, including an ATM, from its downtown location on Wednesday September 15, 2004, waiting only until the following day to open so that all the clearing banks could open for business on the same day. For the first time ever, and in keeping with a time when the normal rules did not apply, the Bank opened for business on a Saturday (September 18th), which sent a positive message to customers and to a distressed community at large. By Monday September 20, a mere week after the catastrophe, all of the Butterfield business units were operational in Cayman. In a situa-

tion where it was imperative that all businesses be conducted on-island as soon as possible to protect its employees’ livelihood, Butterfield was determined to retain and attract new business in the aftermath of the storm, something it has achieved successfully. Just 10 weeks after the storm, a totally refitted West Shore branch reopened for business as usual on November 22, 2004, followed by the Compass branch on December 13, 2004. “Our customers showed tremendous patience in working with us as we restored the service levels to which they had become accustomed,” says Butterfield Bank’s managing director, Mr. Conor O’Dea.

None of this would have been possible without the incredible reaction of the Butterfield staff in the days and weeks after the storm. “There are many memories in the aftermath of Hurricane Ivan,” says Mr. O’Dea, “but above all else the motivation and com-



Some of Butterfield Bank’s “miracle workers.”

mitment of our employees were exceptional in the face of adversity. Employees realized that the best way to rebuild their personal lives was to ensure they had a secure livelihood, and the Bank for its part gave them a commitment that their livelihoods were secure.

In order to thank staff for their wonderful contributions, and to ease the difficult weeks and months after the storm, the Bank provided counseling services, laundry facilities, child day-care, bus transportation, internet browsing, clothing, medical and emergency supplies, tetanus shots and five days of recovery time off work. Salaries for September and October were paid early to help with monetary constraints as people began to rebuild their lives, and a cash bonus was given at Christmas time. Along with the other clearing banks, Butterfield Bank provided a moratorium on mortgage and personal loans for four months. The Bank was eager to contribute to the Caymanian community at large, too. On September 20, 2004, Butterfield was the first business to donate funds to the Cayman Islands National Recovery Fund: Its US \$1 million donation led the drive to make hundreds of homes habitable in the aftermath of the storm.

Now, just a few short months since Ivan tore through Cayman, Butterfield Bank is stronger than ever. The Bank’s new, seven-storey, downtown headquarters, due for completion in December 2006, demonstrates its ongoing commitment to the Cayman community. Butterfield’s BCP team is constantly updating the Disaster Recovery Plan and preparing each business line for any major disaster, taking into account all the many lessons learned from the “Ivan experience,” not least of which is that you can have the most detailed plan known to man, but it’s the quality of your employees that will carry the day in the end. ●

# KPMG

## THE FIRM'S CORE VALUES HELPED IT 'WEATHER THE STORM'

In the days leading up to Sept. 11, 2004, and what is now known to have been one of the worst hurricanes to hit this region in years, the Partners and Management of KPMG in the Cayman Islands set out to put their hurricane preparedness and business continuity plan to the test. First and foremost was ensuring the safety and care of the Firm's 130 plus personnel and their families. At the same time, the Firm's business continuity team focused on plans to secure the Firm's systems, hardware and client files.

Seeking refuge and safe keeping, well over a hundred persons, including staff, their families, clients, friends, and pets took shelter at the Firm's premises at Cricket Square on Elgin Avenue, a hurricane-rated building.

Once the storm had passed and the reality of the devastation became known, the focus changed to one of disaster recovery. Once all staff were accounted for, the immediate goal was to provide an opportunity for all staff and their families to leave the

**SEEKING REFUGE AND SAFE**

**KEEPING, WELL OVER A**

**HUNDRED PERSONS,**

**INCLUDING STAFF, THEIR**

**FAMILIES, CLIENTS, FRIENDS,**

**AND PETS TOOK SHELTER AT**

**THE FIRM'S PREMISES AT**

**CRICKET SQUARE ON ELGIN**

**AVENUE, A HURRICANE-**

**RATED BUILDING.**

Island, if so desired, on a plane chartered by the Firm. For those personnel who chose to remain



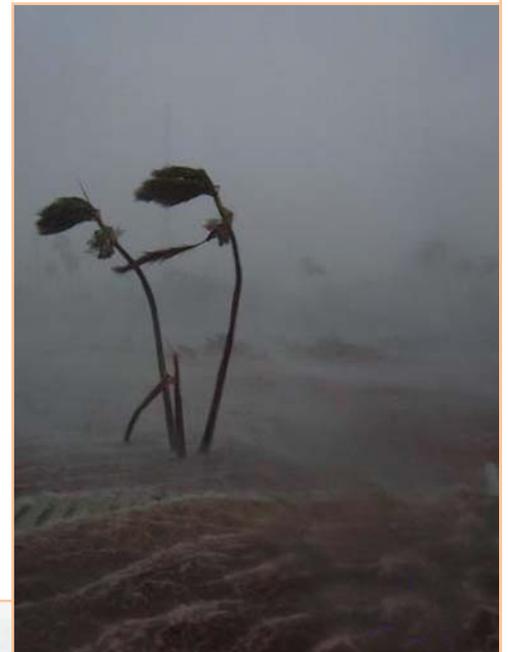
to leave were flown to Toronto where the Canadian Firm was preparing to receive all those on the evacuation charter and attend to their health, accommodation, nutritional, and clothing needs upon arrival. Christina Baillas-Thompson, a resident on the Cayman Islands who was offered a seat on the evacuation charter along with her 14-month-old son Miles, expressed these words of gratitude in a recent letter to the Partners of the Cayman Firm: "When offered a seat on your charter to Toronto we felt doubly blessed . . . I and many people on the flight will never forget the luxury of the first hot shower since Ivan that we were able to enjoy . . . to be able to bathe Miles in a comfortable tub, in warm water, and with ample light . . . I can not tell you how incredibly grateful we are for all the hard work, planning, hospitality and care provided by your staff . . . congratulations on such a wonderful response to disaster. You are a model to emulate."

Not only was the Canadian Firm positioned and ready to respond to the needs of the Cayman office but a similar team (comprised of members of the Cayman Firm) were already at work in KPMG's London, UK office. This team was primarily tasked with making contact with the Firm's clients and other service providers and updating KPMG International. In addition, a call center was established for the Cayman Islands Government and all calls and queries coming through to the UK office of the Cayman Islands Government were re-routed to the KPMG team to provide updates

to persons in the UK desperately seeking factual information or communicating the needs of the Island to other relief organizations such as the Red Cross.

With the immediate needs of the Firm's staff both on Island and off Island satisfactorily being met, business continuity and client service became the focus. The Firm was fully operational within two weeks of Ivan's arrival, with many staff working from and servicing clients from temporary satellite offices set up in Toronto and London. A smaller yet resilient team remained on the Island assessing the living and working conditions and enacting a plan to enable a smooth return of all those staff members and their families that were temporarily displaced.

By the end of 2004, all of the Firm's personnel had returned to the Island and were poised to move forward both personally and professionally. KPMG's core values of working together, respecting the individual, commitment to



community, and above all acting with integrity, enabled the Firm to "weather the storm."

KPMG International is the global network of professional services firms, providing audit, tax and advisory services, with industry focus, whose aim is to turn knowledge into value for the benefit of its clients, people, and the capital markets.

KPMG through its predecessor firms was one of the first international accounting firms to establish an office in the Cayman Islands in 1966.

KPMG in the Cayman Islands is a member of KPMG International, a Swiss Cooperative. ●

# AMBest has reaffirmed BritCay's A- rating, "with a stable outlook"

insurance, life and employee benefits



GROUP PENSIONS  
GROUP HEALTH INSURANCE  
BUSINESS & PERSONAL INSURANCE  
LIFE ASSURANCE AND INVESTMENTS

at BritCay, we call it "business as usual"

When all is said and done, Ivan tested every one of us in this shell-shocked community of ours. At BritCay we experienced unprecedented claims. We had to relocate our office and we had to make sure our customers could rely on us for the months and years ahead. We had to make sure our policy holders were ok, seek new reinsurance contracts in Europe and put our financial house in order for an inspection from AMBest, the world's insurance company ratings authority. After all of the upheaval, 2005 marks our 21st year of serving the Cayman Islands. It could be an excuse for a party...but we've got work to do.



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# British Caymanian Insurance

## THE POSTSCRIPT ON BRITCAY'S GREATEST BUSINESS CHALLENGE

When all is said and done, Ivan tested every one of us in this community. This was a “worst-case scenario” from an insurance perspective, with the sheer scale and ferocity of the hurricane’s impact.

Derry Graham, General Manager of British Caymanian Insurance explained, “We were aware from past experience that Cayman is vulnerable to a direct hit from an intense hurricane. Ivan also reminded us just how important our role is as an insurance company in such a potentially exposed region.”

The storm wreaked havoc with Britcay House, BritCay’s Eastern Avenue business offices. Alan Peacock, CEO Colonial Group International Bermuda, commented, “BritCay House was severely damaged. The first floor was flooded during the hurricane and the fourth floor roof was damaged, causing water ingress. Computer systems and equipment, and the generator in the basement were also flooded. It is fair to say that the damage exceeded that envisaged by our disaster recovery plans, although we did have operational back up systems available in Bermuda.”

Group resources were mobilized to help with what was still in September an unclear picture of the total claims liability. Derry Graham added, “Our immediate thoughts were the welfare of our staff. We were all victims in one way or another and lives had to be put onto some sort of even keel as the anticipated avalanche of claims came in. Food, water and essentials were shipped in to help our staff and their families. In every respect it was a real state of emergency,” said Derry.

By September 15, Colonial had flown in by private charter loss adjusters from Atlanta, a senior underwriter from Bermuda, and a civil engineer and architect to assist with the Cayman reverse osmosis water plant. Colonial also transported a Foreign and Commonwealth officer stationed in Miami, assigned with responsibility to the Caribbean in times of national emergencies. His first role was to help with the creation of a response plan, including policing, banking, and emergency services.

By September 17, our Medical Company established a 1-800 validation number for clients to enable them to receive medical treatment, at home or overseas. Fortunately, alternative group facilities were running smoothly for essential administration support.

Carl Brown, Marketing Manager for BritCay, stated, “Nothing could have prepared us for what we saw in the immediate aftermath of Ivan. However, nothing could stop us from putting into effect our best response, given very difficult circumstances, to play our part as an essential member of our community. Unfortunately, unavoidable delays were a consequence of the sheer volume of claims and massive demands on limited resources.”

BritCay experienced unprecedented claims, in excess of 1300 property, over 2000 motor claims, and many large business claims. Escrow accounts were opened at the Butterfield Bank in Cayman to ensure an adequate supply of funds to settle validated claims promptly. Independent loss adjusters were making recommendations as fast as they could but the sheer volume of traffic was almost overwhelming. Alan Peacock added, “In my 35 years experience I had never witnessed such a situation. We simply did not envisage the loss of 45 percent of the motor vehicles. In all of our previous experience, including Hurricane Gilbert in 1988, the motor loss was comparatively very small. While we needed to assist policyholders we were also, and quite naturally so, having to face up to making sure our financial affairs were in order. It was necessary to maintain an up-to-date assessment of finances, open reporting channels with our reinsurers and of course AMBest, the insurance company ratings agency. It was absolutely critical that during a very

emotionally charged time we maintained the highest levels of professional integrity and financial accountability. We manage a communal “pot” of premiums on behalf of policyholders. It was therefore essential that claims were managed fairly and effectively.”

“At the same time as managing thousands of claims we still needed a way forward plan for 2005. We needed to make sure our policy holders were okay for the future and that their cover was up to date. We also needed to put in place plans for fresh initiatives post-Ivan and for the years ahead,” stated Derry Graham.

A multi-million dollar capital injection was the outcome agreed in January 2005. Colonial Group International, long time co-shareholders with local, respected business families, raised its stake to a 75% holding. Alan Peacock commented, “It made a clear statement about the long-term aspirations of our shareholders in sustaining the growth of a leading Caymanian insurance provider.

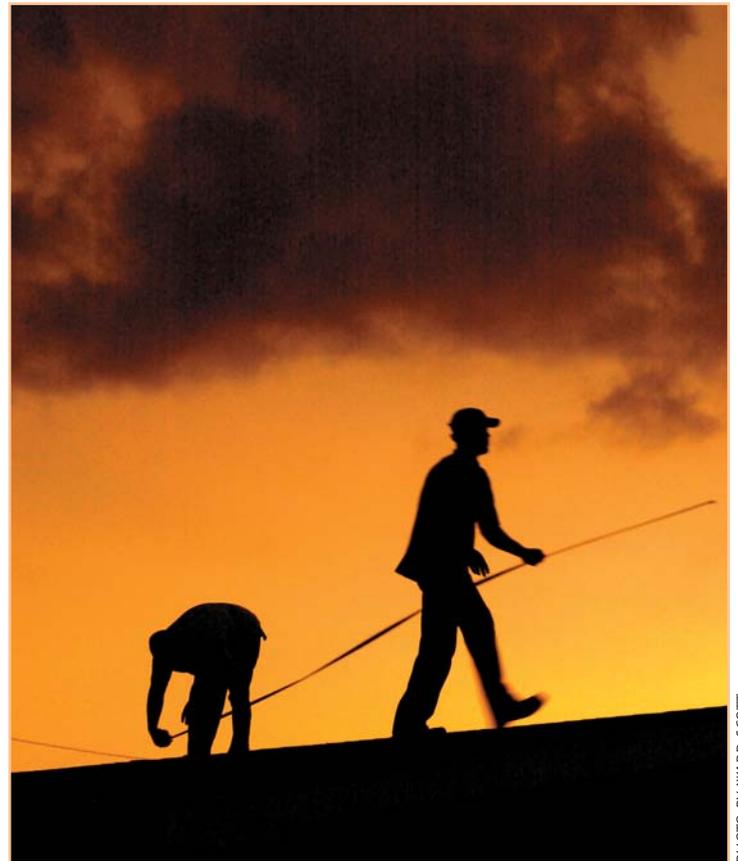


PHOTO BY WARD SCOTT

Since January, we have restructured and improved services including telephone response. Recruitment is under way and plans are in hand to modernize our personal lines service areas in 2005—our 21st anniversary year!” BritCay also had its AMBest, A- Excellent rating reaffirmed.

BritCay will settle over \$250 million claims when the final cost of Ivan is tallied up. It amounts to substantially more than the sum total of premium income for the past 20 years. “It’s an enormous amount in anyone’s book,” commented Derry. “But there is one thing for sure—we are stronger and better for the experience. We have purchased new and larger reinsurance contracts. We still offer lower deductibles, more benefits and competitive premiums. We continue to deliver the most advanced health insurance plan around. Our pensions package is the most flexible for individual members, and we have a great family of life and personal investment products for the future. After all, the future is what BritCay is here for.” ●

# The Ritz-Carlton, Grand Cayman

## HONORING THOSE WHO DONATED MONEY, EXPERTISE, AND SUPPLIES TO CAYMAN'S HURRICANE RECOVERY

**T**he ladies and gentlemen at The Ritz-Carlton, Grand Cayman project had many blessings to count on 13 September 2004.

Everyone with the development group, sub contractors and The Ritz-Carlton, Grand Cayman was accounted for, and teams quickly banded together to assist those whose homes were severely damaged. The Ritz-Carlton building, engineered to the most stringent American hurricane preparedness standards, withstood Ivan without a single window broken and no structural damage. The construction site suffered mainly from flooding on the ground level and salt water penetration.

Just four days after the storm subsided, the project's senior management chartered a 727 jet to evacuate administrative staff and Ritz-Carlton employees to Miami. The plane arrived stocked with non-perishable food and countless cases of water. Employees left Grand Cayman with paychecks in hand and two weeks paid leave.

Those managers, construction workers and sub-contractors who stayed behind to oversee the immediate recovery rose to the challenge in true Ritz-Carlton style. They formed a completely self-sufficient camp which provided the group with shower facilities, three meals a day and laundry service all on the property.

Many off-island "unsung heroes" have earned the heartfelt gratitude of all of us associated with The Ritz-Carlton project. They generously donated their time, money and expertise not only to care for our people but also to aid Grand Cayman's recovery and reconstruction efforts.

### MR. JOHN RYAN

Mr. Ryan, the brother of Michael Ryan, owner and developer of The Ritz-Carlton, Grand Cayman, flew in one of the first aircraft to arrive on Cayman after the storm. Mr. Ryan made over a dozen round trips in his own King Air plane to bring in satellite phones and emergency supplies including many generators he collected from his friends in South Florida. On each return trip, he evacuated Caymanians and their small children – most of whom had no association with The Ritz-Carlton project. He simply looked around for people in need and said, "Come with me and we will take you somewhere safe."

Mr. Ryan's staff, in particular Ms. Kathleen Nicholson, greeted these evacuees with boundless compassion, cared for their immediate needs and ensured that they ultimately made their way to the homes of family and friends in the U.S.

### DR. FRANK TOSCANA

An expert in "jungle medicine" Dr. Toscana came to Grand Cayman to provide preventative medical treatment to the employees and sub-contractors on the job site as well as to our friends and families.

### MORGAN LEWIS AND APPLEBY SPURLING HUNTER

This Miami-based law firm supplied The Ritz-Carlton development team with desperately needed office space and administrative support in the weeks following Ivan. By housing "command central" for our team, Morgan Lewis ensured the efficient execution of relief efforts.

Appleby Spurling Hunter graciously accommodated our on-island team in their George Town offices, allowing them to communicate efficiently with the Miami group.

### THE RITZ-CARLTON, COCONUT GROVE

The ladies and gentlemen of The Ritz-Carlton, Coconut Grove and The Ritz-Carlton Southeast Regional Sales Office warmly welcomed members of our team, offering housing and a place to work in the months following the storm. They truly embodied the genuine care and comfort for which The Ritz-Carlton is so well known.

### MR. BILL MARRIOTT AND THE MARRIOTT FOUNDATION

Thanks to Marriott International, the parent company of The Ritz-Carlton Hotel Company, LLC, our team was able to mobilize a priceless resource in the days after Ivan: skilled construction workers who expedited the rebuilding of Cayman by providing shelter, the island's most critical need.

The Marriott Foundation provided \$50,000 in seed money for roofing supplies so that The Ritz-Carlton project development team could donate labor to launch a community roofing program only one week

after Ivan. Through this charitable outreach, more than 25 uninsured Caymanians have had their roofs completely repaired or replaced.

Now the team is working with Orrett Connor and the Cayman Islands Recovery Operation on a non-profit basis to ensure the fund can help as many island residents as possible.

### RESIDENCE OWNERS

Several owners at The Residences at The Ritz-Carlton, Grand Cayman contributed generously to The Ritz-Carlton project's community roofing program. It is our policy to protect their privacy, but their extraordinary generosity and compassion marks them the types of residents Cayman is so fortunate to attract.

### THE RITZ-CARLTON® KIDS CARE

Recognizing that Cayman's children were its most vulnerable group following Ivan, The Ritz-Carlton Hotel Company established a relief fund focusing on providing immediate care for 900 children for 90 days. Childcare centers were established throughout the island and operated by United Churches in the Cayman Islands and the Department of Education.

The ladies and gentlemen of The Ritz-Carlton donated in excess of \$100,000 to the cash relief fund established with United Way International. Fundraising activities ranged from a raffle in the corporate office to a golf tournament in Orlando to employees donating their sick and vacation leave.

These ladies and gentlemen also donated clothes and toys valued at \$30,000 to Grand Cayman's children, right in time for Christmas.

The Ritz-Carlton Primary Vendors donated food, water and supplies with a retail value of more than \$200,000.

The Ritz-Carlton Kids Care will continue to provide charitable support to community childcare programs throughout 2005. The ultimate value of contributions to this effort is estimated to exceed \$350,000. ●



Students at Bodden Town Primary School receiving holiday gifts from The Ritz-Carlton Kids Care

## THE RESIDENCES

### AT THE RITZ-CARLTON, GRAND CAYMAN



THE RITZ-CARLTON®  
GRAND CAYMAN

# Kirk Freeport

## A 'FAMILY BUSINESS' LOOKS AFTER ITS LARGER 'CAYMAN FAMILY'

The Kirkconnell family has been a part of the Cayman Islands since the 1800s. During this time the family, through its entrepreneurial ventures, has participated in much of the progress of these islands. And, like many of Cayman's residents, they have experienced the setbacks the islands have endured as well.

The storm of 1932 took the Kirkconnell's homes, outbuildings, and provision grounds in Cayman Brac. After this fierce storm, the Kirkconnells rebuilt their lives in Cayman and continued in the shipping industry, bringing supplies to and from Cayman and other Caribbean ports. In 1965, brothers Capt. Charles and Capt. Eldon brought their businesses to Grand Cayman from Cayman Brac, with Capt. Charles eventually overseeing Kirk Supermarket and Capt. Eldon building Kirk Freeport.

"Our whole family has always been very hard working," says Capt. Eldon Kirkconnell, owner of Kirk Freeport. "We've been blessed; we've worked hard and, at the same time, we've tried to make a contribution." This family work ethic has now been passed to Capt. Eldon's children—Director Debbie Guyton and Managing Director Gerry Kirkconnell. Faced with their own personal and professional setbacks brought on by Hurricane Ivan, they relied on the same perseverance, hard work, and contributions to the community that had pulled the Kirkconnells, their businesses, and the Cayman Islands through difficult times in the past.

Prior to Hurricane Ivan, Kirk Freeport employed 259 people in more than 20 duty-free retail stores in Grand Cayman and Cayman Brac. Although many of these employees are Caymanians who had experienced the hurricane of 1932 either first-, second-, or third-hand, none was completely prepared for the devastation and interruption that Ivan would cause.

Many Kirk Freeport employees experienced losses and damages to homes, vehicles, and properties. As a business Kirk Freeport also experienced losses and damages to stores, warehouses, merchandise, properties and, of course, income. In spite of these losses, however, the work ethic and sense of contribution that built Kirk Freeport before the storm survived.

Immediately following the storm the decision was made that all employees of Kirk Freeport would be guaranteed jobs during and after the reconstruction period if they so desired. If an employee's position was no longer available as a result of a damaged store, a similar position would be created so that every valued employee would continue to have a job with Kirk Freeport.

Furthermore, all employees would continue to be paid and receive health insurance benefits. During this time of reconstruction, employees were encouraged to tend to their families and their properties as a priority. They were also encouraged to contribute to the clean up effort of the island as able. And while help securing and rebuilding Kirk Freeport was very much appreciated, non-essential employees were also encouraged to leave the island so as



to not create a strain on relief supplies such as food and water.

In the months following the storm, Kirk Freeport contributed to the rebuilding process in any way it could. Weekly meetings with employees on Cardinal Avenue were held to ensure employees had proper shelter and food and to keep them informed of reconstruction progress. Participation in

meetings with the Chamber of Commerce, the Florida Cruise Ship Association, and the Department of Tourism became essential activities to prepare the island for the return of visitors.

A washer and dryer were installed in the employee break room so that employees could launder clothes. And, as a result of requests from customers, Kirk Freeport opened a perfume and cosmetic store within two weeks after the storm. "Although we were operating the perfume store at a loss in the weeks after the storm, it was a very significant step," says Gerry Kirkconnell.

"It was important not only because our customers asked for it but also because it allowed some of our employees to regain some normality in their lives by returning to work. For a while during the day, they could concentrate on something constructive rather than the destruction of Ivan."

While some stores remain closed or damaged, Kirk Freeport is extremely optimistic about its future in Cayman. Their newest stores in Bayshore Mall received minimum damage, and many of the other stores will be remodeled in the months to come. Employees have returned and stores have flourished with customers since November. When asked about the possibility of storms interfering with business in the future, Gerry Kirkconnell responds, "Ivan gave us an opportunity to look at our preparedness and make improvements where possible. We survived Ivan, and we'll survive in the future." ●

# Miracle Brokers

## PUTTING PERSONAL HARDSHIPS ASIDE FOR THE GOOD OF THE COUNTRY

Miracle Brokers' Irma Arch was so distraught at the thought of leaving friends and family behind that she very nearly gave up her chance to evacuate to Atlanta before Hurricane Ivan. The countless people that she and her sister and brother-in-law, Lisa and Dan Scott, helped in the weeks after the storm must be very grateful that she finally chose to leave.

"I went to the airport on the Thursday evening to tell my sister I wasn't going, but when I got there she was already in another aircraft on the way to Bermuda. So I said to myself, 'If I'm not in Atlanta when Lisa gets to Bermuda, she is going to kill me! And then if something happens to me here, she'll kill me again!' I was so torn, I was the last one to get on the aircraft."

Hundreds of people benefited from the food, generators, and emergency supplies that Irma, Dan and Lisa coordinated to bring in immediately after the storm. Not only that, but Irma's staff at Miracle Brokers were among the first people out on the streets after the storm passed. Having taken refuge in the Miracle Brokers office building on Sparky Drive, they resuscitated their trucks as soon as the water receded and were on the road morning, noon, and night. "They made us so proud," says Irma. "They were removing debris, off-loading aircraft, picking up people going to the hospital, and carrying victims who had got washed out to different shelters. Miracle was one of the first companies participating in the overall relief effort."

Those who weathered the storm in Grand Cayman are understandably inclined to think that anyone who evacuated was probably sitting around enjoying large meals, having hot baths, and watching a lot of television. Of course, the reality was quite different. Evacuees were unable to contact loved ones here and waited apprehensively for news, always fearing the worst. "It was awful," remembers Irma. "People were calling me, and they couldn't even speak. They were crying or screaming. My friends were calling and the minute they would hear my voice, they would burst out crying. Of course I would ask, 'What's happening?!' and they would say, 'I think we're going to die, I think we're going to drown.' It was really horrendous."

Hearing these terrible stories and other reports, Dan, Lisa, and Irma were only too aware that the island needed help, and fast. After Dan and Lisa flew from Bermuda to Atlanta to join Irma and the Ernst & Young evacuees (Dan serves as Managing Partner of E & Y), the focus shifted to purchasing the enormous quantities of emergency supplies that were desperately needed on the island—generators, food, water, medical supplies, baby formula—the list was endless. "We were buying anything in the world we could think of."

Once Dan returned to Grand Cayman on September 16 aboard a chartered plane carrying the supplies and a few executives from Ernst & Young and Marsh Management Services Cayman Ltd., he began his tireless relief efforts.

"Dan was the coordinator," says Irma. "He told us to stay in Atlanta and do whatever he needed up there. One night he called and said, 'Send me down a case of chicken. My guys can't work anymore on crackers and bread!' We sourced so much—batteries, flashlights, lanterns by the hundreds . . . We just worked for a week and a half from the hotel."

It was particularly good fortune that Irma, with all her experience in the shipping and brokerage business, was in the right place at the right time. Florida had also had its share of storms, so supplies had to be sourced from North Carolina, transported to Atlanta, and coordinated with the early morning cargo flights that had been specially chartered. Because Irma knows the business so

well, she was able to get all this done in a timely fashion. Meanwhile, Dan was meeting the planes in Cayman and distributing the supplies to the needy.

Fortunately, Dan and Lisa's home wasn't badly damaged in the storm. "Everyone and their brother was going there and bathing in his pool, and they had a large generator they kept going," says Irma. "They put so much into the whole rebuilding effort. People sometimes think that this recovery just happened, but there are a lot of people out there who put a lot of time and effort into it."

A week and a half after the storm, Irma returned to Grand Cayman to take on the enormous task of getting Miracle Brokers up and going again. "We had no phones, no lights, it was crazy just trying to get people moved into better situations and get mud out of their houses. We had all our workers helping wherever they could—digging people's personal effects out of mud—it was really horrendous," she says sadly. "My entire staff at Miracle Brokers—



Irma Arch (left) among some of her caring and hard-working staff at an "After-Ivan Party" in their honor.

my assistants Sherman Lewis and Eddie Richards—has been so great. I told everyone, 'If you want to leave, you have a ticket to go home,' and all of them opted to stay. From the minute the storm passed, they were out there in their trucks working. They really made us proud."

If there is one lesson that Irma hopes will come from Cayman's Ivan experience, it is that people will be more fully prepared next time. Having met so many of the distraught survivors as they disembarked at Atlanta airport, she makes an important distinction between getting to safety and being prepared once you get there.

"Because a lot of people in Cayman don't have U.S.-based credit cards, they found their credit cards didn't work, and so they had no money for hotels or for food. A lot of the bigger companies had elaborate disaster recovery plans, and that made such a difference. Ernst & Young and Marsh, for example, took care of their staffs really well. It was something they had planned for well in advance. People have to be prepared to evacuate. Young children don't deserve to be put through those kind of storms."

And for those not in a position to evacuate, just make sure you have a phone number for Dan and Lisa Scott or Irma Arch and Miracle Brokers. Then you can weather the storm safe in the knowledge that help is on the way. ●

# Quin & Hampson

## TOTAL STAFF EFFORT LEADS TO QUICKLY RESTORED SERVICE TO CLIENTS

Charles Quin and Angelyn Hernandez, partners of the law firm of Quin & Hampson, credit good planning, great staff, and a generous helping of “good luck” surrounding the firm’s experience with Hurricane Ivan.

Quin & Hampson in September 2004 had a staff of 36. Ms. Hernandez, with the responsibility of the office and its general administration, is known for sending out “those e-mails” to remind staff members of office preparedness procedures whenever there was a threat of a hurricane. She now jokes: “I am sure several staff members, especially those not accustomed to hurricanes, thought I

All attorneys informed their clients of what was happening, and each attorney had their laptops with them. Contact numbers were given for all staff members to the Partners.

While Charles Quin stayed on island with his family, Angelyn Hernandez left with her three children. Several associate attorneys also left the island, as well as the IT Manager.

In the aftermath of Ivan, many staff members were able to contact Angelyn directly via telephone and by computer. Private e-mails became useful, and one associate who was in Canada set up a Q&H link on MSN so that messages could be posted by staff, clients, and friends.

Charles Quin was able to inspect the offices very soon after the hurricane, and the reports were good, especially since the Tower Building next door was a disaster. Mr. Quin was able to mobilize the landlord, electrician, telephone service people, and cleaners within a short period of time and, at the same time, contacted all staff on island to gather for a meeting shortly thereafter.

Both Mr. Quin and Ms. Hernandez have nothing but praise and respect for their staff. “Many lost their homes and personal belongings, yet they all rallied together, and in very short order, the office was up and running,” states Mr. Quin. They also found that it was very useful to have one partner on island and another off island, as both efforts were needed.

Special thanks have been given to the landlord, Chris Issa and Renee Hislop of Rainbow Realty, who were both quickly on site to

review the property. Charles Alberga attended to the electrical issues, and, with the assistance of CUC, power was restored to the building in less than a week. Cable & Wireless and its CEO Tim Adam worked hard to ensure the phones and Internet access were established, and so within 8-10 days, the IT Manager had the systems fully operational.

Based on lessons learnt, the firm has already worked on a more extensive plan in the event of another disaster.

Says Ms. Hernandez: “It was a total team effort to get our operations back up so quickly—assisted, of course, by a whole lot of luck!” ●

**“I AM SURE SEVERAL STAFF MEMBERS, ESPECIALLY THOSE NOT ACCUSTOMED TO HURRICANES, THOUGHT I WAS JUST MAKING A GREAT FUSS ABOUT THE THREAT OF A LITTLE BREEZE AND SOME RAIN.”**

*—Angelyn Hernandez*



PHOTO BY WARD SCOTT



was just making a great fuss about the threat of a little breeze and some rain.”

Having established procedures for the hurricane season over the years, and with a full-time IT Manager on staff, Quin & Hampson had prepared itself as much as possible for such eventualities.

Leading up to “Ivan,” some staff members were still skeptical, and even Chris Briere (the IT Manager), being a native of Quebec, had his doubts. However, by the Wednesday prior to the hurricane, just about everyone started taking matters more seriously.

“Our plans included a full back-up of our systems, securing of all files, computers and electrical equipment, and ensuring that our data were also off-island. Preparations ranged from the basics—plastic coverings and garbage bags—to the more sophisticated—ensuring the data and files were secured.”

## Mise en Place

[Literally in French meaning  
"to put in place" the kitchen expression  
for being prepared for cooking and/or service]

Dinner Parties

Personal Chef Service

Weddings

Special Event Catering

Cocktail Parties

Board Room Lunches

Continental Breakfasts

Daily Lunch Specials



From corporate entertaining to private dinner parties prepared in the privacy of your own home. Whatever your entertaining or business needs may be, it is our goal to accommodate them. Providing outstanding food and the most meticulous service, our chefs will consult with you in order to assure that your culinary desires be fulfilled. Mise en Place will set up, serve, and if you so wish, even prepare from your kitchen.

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# Mise en Place

## FEEDING THOUSANDS IN THE AFTERMATH OF HURRICANE IVAN

Nobody would have expected that an upscale catering company used to serving exceptional cuisine like Kobe beef and Oysters Rockefeller would end up feeding the masses in the days after Ivan hit, but that's exactly what Sean Collins and Ian Nagelson of Mise en Place did. Upon discovering that their warehouse premises were relatively untouched by Ivan, you might have expected the two young chefs to thank their lucky stars and use up their remaining food by cooking for friends and family. Instead, they chose to look at the bigger picture.

"Luckily our area hadn't flooded too much," says Collins. "Because we are a catering business we are required to have drainage built into the flooring so that helped us. We had a water mark of only about 4 inches—we were so fortunate." Collins hadn't escaped Ivan's wrath altogether, however. His family home in Spotts was totally destroyed, and his own apartment suffered damage, too. The entire Collins clan moved into the cramped quarters over the Mise en Place warehouse, but Sean still wasn't going to sit around feeling sorry for himself.

On the Tuesday morning following the storm, Collins made his way to the Hurricane Recovery Committee's headquarters. In the confusion it was difficult to get his point across, but once he could make it understood that he would cook 2000 meals per day, he found he had their attention. Little did he know that Nagelson was down at the hospital at exactly the same time, offering the company's services there. The hospital's kitchen wasn't working, and Nagelson arranged to deliver 400 meals daily to staff and patients. In the space of an hour or two, Mise en Place had gone from being a specialized gourmet service to catering for a guest list of starving thousands.

Eventually Mise en Place, with its trusty band of five staff and a host of volunteers, cooked and delivered 600 meals per day to the fire department, 300 to the police, 100 to the Public Works Department, 160 to the Department of the Environment and the 400 to the hospital. And it wasn't just one delivery per day; there was a lunch delivery and then they would return with a delicious alternative for dinner. After all, a company used to preparing meals like Sake Poached Prawn Salad wasn't going to scrimp on the quality of its food. Meals included hearty stews, steamed fish, and shrimp curry—a choice which proved particularly popular. As Nagelson puts it, "There were quite a few people who had food of their own, but when they saw ours, they commented, 'We'd like some of that Mise en Place food instead!'"

Once this enterprising young company had emptied its own freezers, Collins and Nagelson didn't give up and take a well-earned break. They hooked up with Island Supply, which also had a host of well-stocked freezers to use up. So Sean and Ian made the trip from Mise en Place to Island Supply three or four times a day, piling their pickup truck so high with produce that they could hardly see out the back of cab as they drove. Their days started at 5 a.m. and went on until 11 p.m., involving a lot of haulage and delivery, not to mention cooking 750 meals twice a day. "We would finish lunch and then start on dinner straight away," says Ian, clearly not enjoying the memory too much.

For the 10 crucial days after the storm, at the height of the shock and confusion, Mise en Place cooked and delivered food to those who needed it most. Once they had exhausted their supplies, and themselves, they took off for a weekend of R+R, only to run into Hurricane Jeanne as she landed in Florida. "We were told they were evacuating the hotel," says Ian. "It's only a



Mise en Place partners Sean Collins and Ian Nagelson: feeding "a guest list of starving thousands"



Category One—that's nothing; give us a room on the second floor and we'll be fine!" But the hotel clearly didn't know who it was dealing with, so consequently it was on to New York for some well-deserved fun before returning to Cayman to rebuild their business.

Now fully operational, Mise en Place will cater anything from a corporate breakfast to a lavish dinner party for hundreds, and their menus range from good ole Caribbean cooking to high-class French cuisine, taking in Asia and the Mediterranean on the way. Their post-Ivan heroics prove they are a class act in a tense situation, and as host you can relax in the knowledge that they won't panic even if an extra thousand or two uninvited guests turn up to be fed. ●

**EVENTUALLY MISE EN PLACE, WITH ITS TRUSTY BAND OF FIVE STAFF AND A HOST OF VOLUNTEERS, COOKED AND DELIVERED 600 MEALS PER DAY TO THE FIRE DEPARTMENT, 300 TO THE POLICE, 100 TO THE PUBLIC WORKS DEPARTMENT, 160 TO THE DEPARTMENT OF THE ENVIRONMENT AND THE 400 TO THE HOSPITAL.**

# Digicel

## A BIGGER, BETTER NETWORK JUST THREE DAYS AFTER IVAN!

Unless you've had your head buried on Seven Mile Beach for the past 12 months, you'll know that Ivan wasn't the first thing to shake up Cayman in 2004. In March of last year, the young, energetic, telecommunications company Digicel launched its operations here in a blaze of publicity, providing a welcome burst of competition to a weary public.

Digicel is the fastest-growing telecommunications service in the Caribbean, a vibrant company whose success is built on the solid foundations of unsurpassed network coverage and quality customer care. When it launched in Cayman, the company boasted almost 100 per cent network service across all three islands, so it faced a particular challenge when it lost its remarkable coverage after Ivan played havoc on Grand Cayman. Cell sites were flooded and towers and antennae succumbed to the storm's ferocious wind strength—replacement equipment was needed and getting supplies into Cayman at the time was just short of impossible. However, it seems that the word “impossible” has no place in the Digicel vocabulary: just three days after Ivan passed, customers were back making calls.

Digicel was uniquely placed to marshal both pan-Caribbean and international expertise to augment its talented local technical team, and within hours of the storm, the company had set about fulfilling its promise of a “bigger, better network.” Within 7 days of Ivan's passing, the technical team had replaced over 50 percent of the company's GSM network and added two extra sites for increased capacity. By the time the restoration project was completed, network coverage was even better than it had been before the hurricane.

Digicel's CEO, JD Buckley, says that the speedy restoration was made possible by the company's disaster-recovery center, which has the ability to provide expertise and equipment to rebuild a complete network.

“As a result we were able to fly in key components and expert technical staff the day after the hurricane passed to start on the recovery process. Through this kind of response, our network capacity became even greater than it was prior to Hurricane Ivan,” says Mr. Buckley.

“We realized that with many landlines being down, more people needed to use our network and we wanted to avoid congestion. Our objective was to ensure that our customers got through the first time every time they made a call and we fully delivered on that goal.”

The company's corporate headquarters at Dr. Roy's Drive was functioning at full capacity just days after the storm, and nine Digicel dealers were open for business. By September 22, some 75 FLEXcard resellers were open on Grand Cayman and Cayman

Brac, and digiFLEX prepaid customers were able to top up at Butterfield Bank ATMs.

Looking back on Digicel's remarkable recovery, Mr. Buckley credits his small, but extremely dedicated, band of staff for their Herculean efforts. He cites in particular the technical team that worked on the network around the clock, and still wonders at the stamina of marketing staff members Bruce Richardson and Tina Trumbach, and Financial Controller Chris Saunders, who “went far beyond usual job descriptions to clear and distribute relief supplies, get the office up and running, and keep the public and customers informed about what was happening.”

Mr. Buckley also recalls how personal assistant Nadine Ramsay was able to perform the magical feat of finding dry accommodation for the visiting technical team within two days of Ivan, and how she worked tirelessly to ensure the technical and office staff were housed and fed.

“I have to acknowledge the incredible team we have here at Digicel,” says Mr. Buckley. “These people worked so hard to ensure that our services were up as quickly as possible. They had their own problems to deal with, and yet they reported to work to get the network running within a day of the storm passing. Trying times like this just show us the unbelievable dedication that our staff has,” he says.

This is a recurring theme in conversation with any of Digicel's talented young employees. It transpires that Buckley himself was so busy restoring the network that he didn't get out to see what was left of his Bodden Town home until several days after the storm. Finding nothing at all remaining—not even the walls—he supplied himself with a basic wardrobe of Digicel T-shirts and just got on with the task in hand, a philosophy which seems to sum up the company attitude.

Within days of Ivan's hit, and despite the massive challenges that Digicel faced at the time, company Chairman Mr. Denis O'Brien visited Cayman to hold discussions with the Digicel team and with government officials to determine how best to channel aid to the islands.

The result was a commitment of over US\$1.5 million in assistance to the Cayman Islands, which made Digicel one of the first companies to donate on such a large scale.

Over the next couple of months, this contribution would be distributed in various ways including: US\$300,000 in food and water; \$200,000 in building supplies; call credit of \$30 to every customer; free car chargers; the importation and distribution of 10,000 transistor radios. Customers also received significant reductions on handsets, some from as low as \$29.



Cayman's Bigger Better GSM Network

**Mr. Buckley also recalls how personal assistant Nadine Ramsay was able to perform the magical feat of finding dry accommodation for the visiting technical team within two days of Ivan, and how she worked tirelessly to ensure the technical and office staff were housed and fed.**

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PHOTOS BY WARD SCOTT

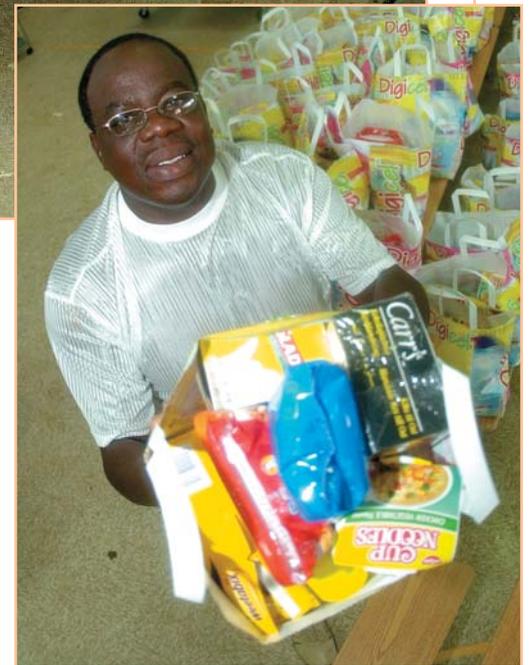
Customers benefited from additional services including the digiMOBILE and digiJEEP which were dispatched as traveling stores throughout all districts. These units traversed the island handing out T-shirts, radios, free car chargers, and tarpaulins while also selling FLEXcards. When a team of relief medical professionals associated with the George Washington University Hospital (USA) began working at the Cayman Islands Hospital, the company stepped in to provide the five ER doctors and two paramedics with phones and call credit to aid in their work.

Looking back, Mr. Buckley acknowledges that Ivan's challenge has turned into opportunity for Digicel. Beyond the storm's interruption, the company resumed its proactive approach to marketing and customer service, picking up a significant number of new customers in the post-hurricane period.

The Digicel Group's customer base grew by 33 percent in 2004, and the Cayman operation made a strong contribution to this growth. "We've become the network of choice for new subscribers who have depended on the reliability and capacity of our network to stay in touch as the country rebuilt after Hurricane Ivan," Mr. Buckley says. "Our competitive rates, excellent coverage, and commitment to the rebuilding of the Cayman Islands have propelled Digicel to number one in the Cayman mobile market," he states.

Despite Ivan, Digicel marched towards its first anniversary in the Cayman Islands (March 2005) with an impressive list of firsts among telecoms, including its range of digiSELECT World packages. The only post-paid packages in the Cayman Islands that include interna-

**ABOVE AND RIGHT:** Row upon row of Digicel Cayman aid bags awaiting delivery into the community last September. Digicel donated over US\$1.5 million in hurricane assistance to the Cayman Islands.



tional calls, digiSELECT World service offers an effective rate of 25 cents per minute for both local and international calls.

For Corporate Customers, the company introduced digiCIRCLE—a closed user group option offering unlimited calls between a business group from just \$10 per month per person. Beyond new pricing packages, Digicel has offered new value-added services. The company is first and the only provider in the Cayman Islands to offer rollover minutes and was also first in Cayman with prepaid roaming. "All of these innovations were brought to the Cayman market by Digicel within just one year of the market being opened up to competition," says Mr. Buckley. "Cayman has never before seen such a range of new products and services, especially within a short time."

With a bigger, better network and its continuing innovations in service, Digicel Cayman has proven that it can weather any storm. ●

# Caribbean Publishing Company

## FROM 'PARKING LOT MEETINGS' TO FULL-SERVICE RECOVERY



David Reid, CEO, with  
Carter and Pretzel.

Like many companies, Caribbean Publishing Company (CPC) faced potential disaster when Hurricane Ivan struck Grand Cayman, the home of our head office. However, due to the fortitude and resourcefulness of our staff, CPC not only survived but changed for the better. We are very pleased to be able to share our story.

CPC has been publishing throughout the Caribbean since 1978 and produces 14 directories in the region. Being a Caribbean-based company, we are familiar with hurricane season and, as per company policy, had sent an electronic backup of data to our Miami office. When Hurricane Ivan struck, it completely destroyed our offices at Paddington Place. (The damaged building in fact became a bit of a conversation piece as it was hard to miss when driving along the industrial bypass.)

Naturally the first priority for all of CPC's staff members was to make sure that their loved ones were safe. Our CEO, David Reid, and his wife Kerri had some difficult moments when they saw the state of CPC's offices the morning after the hurricane, as they had to reluctantly leave their two young dogs, Pretzel and Carter, in the boardroom to weather the storm. Thankfully they were alive and very happy to see them.

After holding our first staff meeting in the parking lot of our destroyed offices, we first ensured all employees had money and were continued to be paid, and then many employees set about trying to save any files that they could from the mess and wreckage. Our management team and other staff members flew to CPC's other locations to continue operations. In particular, Plumaletta Berry, Director of Publishing, April Webb, Publishing Manager, Diedre Solomon, Publishing Supervisor, and Ingrid Harris, Digital Pre-Press Technician, relocated temporarily in Barbados and worked

around the clock to ensure we could meet our publishing deadlines. Colette Day, almost single-handedly managed our regional finance department while expecting her first child. And Chris Morgan, Regional Sales Manager, took on the responsibility of finding us new office space, which was not an easy task. However, within three weeks after the storm CPC had new office space secured. Chris also oversaw the refit of the new office, which the entire team (now reunited) is thoroughly enjoying.

Because CPC publishes the telephone directory for Cable & Wireless, we were well placed to both source and provide contact information to people following the storm. To do this, we visited some 600 businesses and government offices to gather alternate contact details and provided this information free of charge in print and online at [www.caymanislandsyp.com](http://www.caymanislandsyp.com)

The CPC team also worked closely with Cable & Wireless to ensure the 2005/06 telephone directories, which had been printed prior to Ivan but not shipped, arrived on island and were distributed as quickly as possible, including 10,000 copies of our new mini directories.

CPC is proud to be back in business in Cayman and very proud of our team. David Reid, CEO, summed up the company's view. "Our employees' commitment and teamwork enabled us to not only rebuild our head office here in Grand Cayman but to lay the foundation for a stronger company in the future. A heartfelt thanks goes to each and every member of the CPC team." ●



### Caribbean Publishing Company



#### THE CPC TEAM

**BACK ROW, L to R:** Chris Morgan, Regional Sales Manager, Alison Jackson, System Administrator, David Reid, CEO.

**THIRD ROW:** Lynn Smith-Moore, Regional Marketing Manager, Leisha Segboer, Senior Sales Coordinator, Ron Argenbright, Sales Executive, Ingrid Harris, Digital Pre-Press Technician, April Webb, Publishing Manager, Clairestina McGowan, Receptionist, Steve Hlastala, Financial Accounting Manager, Cherie Ann Rhule Pinnock, Publishing Clerk, Philip Barnes, Financial Controller.

**SECOND ROW:** Marvin Hurlston, Graphic Artist, Melodie Kowalik, Sales Executive, Vicki-Lynn Girling, Sales Executive, Beth McField, Human Resources Manager, Judy McLaughlin, Accounts Payables Clerk, Shirley Barnett, Senior Receivable Administrator, Nigel Solomon, Accounting Clerk.

**FRONT ROW:** Audrey Sequeria, Sales Executive, Keisha Prendergast, Publishing Clerk, Ellen Jackson, Pre-Production Clerk, Diedre Solomon, Publishing Supervisor, Lavonne Ebanks, Senior Accountant, Sanjay Datta, Senior Accounting Clerk, Terri-Anne Fabinger, Accounting Supervisor.

*Not shown: Plumaletta Berry, Director of Publishing, and Colette Day, Senior Accountant.*

# Grand Old House

## A REMARKABLE RECOVERY BY A REMARKABLE STAFF

Displaying the same meticulous attention to detail that ensures that Grand Old House is a standard-bearer among Cayman's premier restaurants, General Manager Martin Richter and his staff had been preparing for Ivan since Monday, September 6, almost a full week before the storm crashed in. Having suffered Hurricane Michelle's wrath in 2001, the Grand Old House staff knew exactly the kind of havoc Ivan might wreak, and they were taking no chances. "I never trusted the forecasting," said Mr. Richter. "As we found out the hard way with Michelle, it can change at any time. Seeing what nature does, you can't take anything for granted."

In retrospect, the considerable damage that Michelle caused at Grand Old House was a blessing in disguise. Important lessons were learned. During rebuilding in 2001, management ensured that the planking on the dock could be quickly dismantled to allow water to flow through, minimizing future damage. After Michelle all the new trees were planted in pots before being installed in the ground. They were simply dug up in the days before Ivan and placed at the front of the House, safe from the worst of the storm's fury. After the storm, they were easily replanted, instantly making the House look beautiful once more.

Mr. Richter is grateful for Michelle's lessons. "We were much more prepared than other people were. When other people were searching for beer and champagne, we were looking for gasoline, plywood, and sheet rock." They even went so far as to hire their construction companies BEFORE the storm. "Michelle didn't even come close to us and look at the damage it did," says Denise Farrington, Office Manager of Grand Old House. "We hired a reconstruction company and a plumbing company before Ivan and they came in on the Wednesday straight after," says Mr. Richter.

Taking into account Michelle's damage, one can imagine the sense of dread that might have filled Martin Richter as he made his way towards Grand Old House after Ivan. "It was terrible," he says. "But I could see there was a light at the end of it." Incredibly, despite the fact that many of them had lost everything, almost all of the Grand Old House staff reported for work on the Tuesday after Ivan. "Our staff were unreal. There was never even a thought about 'What are we going to do, how we're going to do it, if we're going to do it.' People just walked in and picked up a shovel and started clearing. All our people could have left; I never expected them to stay, but they did. They were amazing."

Mr. Richter's meticulous preparation paid off. The two pre-hired construction companies came in on the Wednesday to assess the damage, which meant that supplies could be purchased immediately—when there was still building material available on the island. "It took us at least two weeks just to clear out the property before we could even start reconstruction. We removed about 25 truckloads of debris," he says. But it was the hidden destruction

that was worst. All the water and sewage pipes underneath the house were broken, lying in a mass of debris. "It was a nightmare because we had to go in under the house and dig out the debris manually by making a chain of people. Our staff did that, and I congratulate them because it was a rough job."

As early as Wednesday the gas supply was reinstated, which meant that Grand Old House was producing delicious food once more, not only for its loyal staff but also for the South Sound area, the shelters on Walkers Road and local fire station. Additionally, they made trips with Social Services out to Savannah and East End to give away ice. "We knew so many people had nothing," says Ms. Farrington.

Over the following weeks, the construction work progressed. "It got better by the week. Obviously there were bad days that were very frustrating but you could see progress. We tried to keep the house locked up as long as possible because the looting was a major concern, especially in this area because a lot of the houses had been destroyed. We had security here from three days before the storm and that was our savior," says Mr. Richter. "Also, we never could have rebuilt so quickly without the wonderful cooperation of CUC, the Water Authority, and Cable and Wireless."

Keeping the house locked was an imperative, but it meant that it wasn't until two weeks after the storm that some of the less obvious, although no less invidious, damage that had gone on inside became clear. "There was so much moisture in the air, even though the house wasn't compromised, our menus molded, as did our tablecloths," says Ms. Farrington. "All the

dining room chairs had to be recovered and the floors refinished, and we redecorated because the paint was bubbling on the walls."

Fortunately the kitchen, which had been double and triple plywooded by the ever-attentive Mr. Richter, didn't suffer any damage. In fact, and many readers will weep to hear this, the biggest single damage was to the wine room. The room itself was intact, uncompromised by wind or sea, but without its climate-control for a long period before power was restored, the wine was defenseless against the terrible heat in the days following the storm. "I never thought that heat could do so much damage to wine," says Mr. Richter. "I never saw it before, not anywhere. The wines tasted like burnt sugar. Some of these wines you can't purchase anymore, and we had to throw them away."

Nevertheless, due mostly to management's meticulous preparations and to the commitment and hard work of its outstanding staff, Grand Old House was ready for its soft opening as early as November 15. Just two months after the storm and in plenty of time for a Christmas season when people would need welcome diversions, things were back to normal at Grand Old House. Anxious to meet the high standards that their customers were used to, Mr. Richter and his staff provided a full menu, and pallettes of wine were flown in. Customers old and new have been flocking to enjoy the legendary Grand Old House hospitality ever since. ●



**FROM LEFT TO RIGHT:** Mathai Kandathil (Head Chef), Nigel Clark, Martin Richter (General Manager), Markus Meier.  
**RIGHT:** The familiar welcoming face of the Grand Old House.



# Hyatt Regency Grand Cayman

## A SYMBOL OF THE STORM —AND OF THE ISLAND'S OPTIMISM

Who can forget that awful Monday after Ivan? Residents emerged from wherever they had spent the storm, hoping that perhaps they had just been unlucky and maybe the rest of the island would be okay, only to realize that nothing, nothing, had gone unscathed. One of the more demoralizing sights was that of the big hotels, such proud symbols of Cayman's success, reduced to shambles as their roofs and gutters blew like bits of paper in the wind.

For some reason, the sight of the Hyatt hurt the most. The Grand Old Lady of Cayman's hotels, the Hyatt was always a place where you could get a friendly welcome and a great meal—the fabulous staff were still serving brunch at midday on Saturday, September 11, even as they boarded up around the grateful diners. By managing to fell even this most venerable of institutions, it seemed that Ivan was truly mocking us.

Preparing the Hyatt for a major hurricane was no easy task. With over 400 staff employed prior to the storm, and being situated on 90 acres of land, relentless efforts were made to secure the resort and protect the safety of the 50-plus guests that remained in the hotel on September 11, 2004. Staff ensured that all computer data were secured and backed up, and that each and every ground floor door and window was fully boarded-up and thoroughly sand-bagged. At this early stage, of course, hotel manager Mark Bastis and his staff presumed that the worst damage would take place on the Seven Mile Beach side of the resort; little did they know that the storm would hit the North Sound so bad and put the 236 rooms in the main hotel out of commission for so long.

Late on that Saturday afternoon, as Ivan continued in an unwavering path towards Grand Cayman, government advised that for the safety of the guests, the hotel should be evacuated. So all guests, along with some staff to assist them, headed to the Community College shelter off Walkers Road. Meanwhile, a number of employees came to the hotel with their families looking for shelter: Extending a traditional friendly welcome, as it has so many times over the years, the Hyatt opened its doors to any employees and their families who wished to take refuge there.

On Monday, September 13, all staff emerged stunned by the damage to the resort, particularly the main resort. Nevertheless, they were determined to get the Hyatt back up and running, not least to restore a bit of normalcy in their own lives. Tackling a task that size, particularly in the fierce temperatures that prevailed in the few weeks following the storm, was daunting but “no job was too big for our empowered employees,” says a grateful Mr. Bastis.

In fact, the hotel became a home-away-from-home for many of its staff. Employees that did not have anyone to care for their children brought them to the hotel, and those who had lost their homes and cars moved into the hotel for weeks on end. Given the high occupancy levels the ever-popular resort was experiencing pre-Ivan, its refrigerators were well stocked, which meant that they could feed grateful employees three hot meals a day for three

months. Staff were also paid their normal wages and the hotel even supplemented their pay due to lost gratuities.

Immediately after the storm, a team of staff was sent to Miami to work on payroll and manage the financials of the resort, allowing those left in Cayman to concentrate on cleaning up, restoring, and reopening. The first order of business was to dry the resort out and get the Beach Suites open for tourists. The bright yellow spaghetti tubes weaving in and out of the Beach Suites became a symbol of regeneration: Once again it seemed the Hyatt was leading the way, refusing to wallow in its misfortune, simply getting on with clean up and repair as soon as possible. The bustling signs of activity were encouraging for everyone in Cayman at the time. The entire Beach Suite complex was dried out, repaired, and painted. They were reopened to a grateful public on December 17, 2004, just in time for Christmas.



The Hyatt staff gathers at a beached boat on the hotel property.

Alongside the Beach Suites, the renowned Hemingways restaurant is back to its best, and when sushi restaurant and cocktail bar Bamboo reopened, Cayman's glitterati had a place to play again. The Hyatt was getting back to normal, and so was the island.

Mr. Bastis is eternally grateful to his astonishing staff: “Each month the Hyatt selects certain exemplary employees to be recognized for outstanding service—we salute all of our hard working, dedicated and long-term employees for putting the resort back together,” he says.

In the long term, the hotel will have the last laugh over Ivan. The main resort will re-open in next year with a complete renovation of all guest rooms, Regency Club rooms, and suites. All accommodations will showcase luxurious bedding, amenities, and artwork. Restaurants, lounges, the main lobby, and meeting rooms will be entirely refurbished featuring ultra-modern and state-of-the-art facilities. The much-loved Hyatt Regency will be better than ever. It's unlikely we will be able to bring ourselves to do it, but we should thank Ivan for that. ●

# Baptist Health International Center of Miami

## PROVIDING LIFE-SAVING MEDICAL SERVICES TO HURRICANE VICTIMS FROM CAYMAN

Claudia Redican was nine months pregnant and facing an impending cesarean section when powerful Hurricane Ivan tore through her home in the Cayman Islands last September 12. Ms. Redican, her husband, Matthew, and young son, Sheahan, weathered the storm in a guesthouse close to a local hospital.

When the winds finally quieted, the island was devastated and left without power and water. Mr. Redican realized that his wife needed medical care outside of Ivan's chaos and destruction.

On September 14, the Redicans joined 33 other people on the first chartered airplane that left the Cayman Islands. The plane brought the patients and their families to Miami, and Baptist Health International Center of Miami made sure they received the medical care they needed. Included on the flight were 20 dialysis patients, some in various stages of kidney failure; 12 cancer patients undergoing chemotherapy; and a second pregnant woman. Two more critically ill patients were transported by air ambulance directly to Baptist Hospital's Intensive Care Unit.

"From a logistical standpoint, the whole operation was incredibly difficult," said Robert Rodriguez, Baptist Health International Center of Miami's patient services manager. "We received the call at about 2 a.m. from a physician at the government hospital in the Cayman Islands. He told us that he had an emergency involving some of his patients and that the storm had damaged some equipment, including dialysis machines. We worked through the morning hours to bring them to Miami for treatment."

The patients on the charter stayed in Miami for an average of three weeks. During that time, Baptist Health International Center of Miami handled everything—from resolving insurance problems and filling prescriptions to arranging for local hotel rooms and meals for family members. Ana Bassil, guest relations manager, and Ivis Guerra, business development representative, even worked with a neighborhood church to put together care packages of food and personal supplies for the patients. "When the patients first arrived, they were in a daze from their experience," Ms. Bassil said. "Having survived Hurricane Andrew, we understood how they felt. Our first priority was to make them comfortable and handle their basic needs."

The Center is one of the largest hospital-based international programs in America. Each year, thousands of international patients come to Baptist Health to see one of its physicians or visit one of its renowned facilities—Baptist Hospital, Baptist Children's Hospital, Baptist Cardiac & Vascular Institute, South Miami Hospital and Doctors Hospital.

The Center's multilingual staff eases the stress of seeking medical care away from home. A personal liaison helps patients and their families by handling issues such as transportation, appointments, treatments and lodgings.

And in the Hurricane Ivan emergency, no detail was too small. The Redican family's personal representative was Ingrid Paba.

While the family was meeting with Spencer Kellogg, M.D., Ms. Paba secured insurance authorization. Within one day of arriving in Miami, Claudia Redican was having her C-section. She delivered a healthy baby girl, Nayeli.

"It was such a relief," Mr. Redican said. "Things could have been so much more difficult. Everybody was so helpful right down to arranging for a pull-out bed in the hospital for us to sleep when necessary." When big brother, Sheahan, celebrated his third birthday in Miami, Ms. Paba had a present for him. "The whole situation was really amazing," Mr. Redican said. "The entire group—from Dr. Kellogg and his team to the International Center personnel—made sure we were taken care of."

The dialysis patients were sent to the Miami Artificial Kidney Center for evaluation—a facility that handles many International Center patients. Ms. Bassil coordinated the patients' care with James Lowenherz, M.D, and Marilyn Holness, director of nursing. Some patients underwent dialysis immediately. "They had not had a treatment in five days," Ms. Holness said. "Some were in a state of true emergency. We worked throughout the evening and



**BAPTIST HOSPITAL OF MIAMI:** Provider of world-class healthcare services to the Cayman Islands for many years. **INSET:** Claudia and Matthew Redican with little Sheahan and baby Nayeli, who was born at Baptist one day after the Redicans arrived in Miami on an emergency medical flight from Grand Cayman.

into Wednesday and were committed to treating the patients no matter what."

It was a rewarding experience for Ms. Holness, a 22-year veteran of dialysis nursing. "My heart was filled with joy," she said. "We helped to save these people's lives."

Kidney Center employees became so moved by the international patients' situation that they organized a clothing drive. Many of the patients and their families came from the Cayman Islands with very little belongings—unprepared for the stay. The conference room became a collection point and those in need were able to find clothes in various sizes.

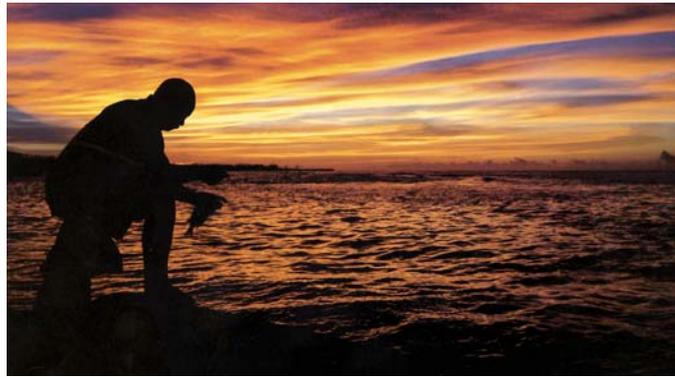
"The Kidney Center worked with unbelievable dedication in treating the patients," Ms. Bassil said. "They understood the gravity of the situation and did not stop until they attended to every need."

Baptist Health International Center of Miami has had a long-standing relationship with the Cayman Islands. "We assist the Cayman government with medical care," said Mr. Rodriguez. "But it was particularly challenging and meaningful to help out during such a critical time."

To contact Baptist Health International Center of Miami please call 786-596-2373 or send an e-mail to [international@baptisthealth.net](mailto:international@baptisthealth.net). ●

# Spirit of Cayman – THE AFTERMATH OF IVAN

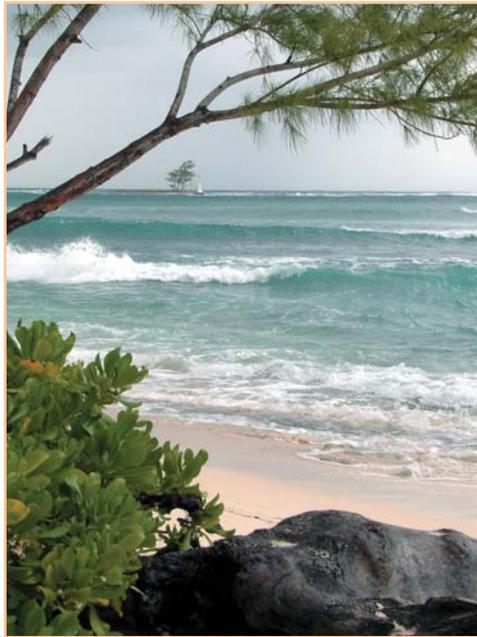
**EDITOR'S NOTE:** Hurricane Ivan, no doubt because of the intensity of the experience and the re-arranging of our landscape, spawned a body of creative work, including books, a calendar, and a video presentation. As Contributing Editor Fleur Muldowney points out in the following reviews, the works are inordinately well done. Collectively they offer a valuable historical record of this terrible storm.



SPIRIT OF CAYMAN - THE AFTERMATH OF IVAN

Photographer Sheree Ebanks sensitively captures the "Spirit of Cayman" in her evocative Hurricane Ivan images. In some pairings of photographs, such as the beach pictures below, she took pictures immediately before Ivan, and soon after the storm did its damage.

*Spirit of Cayman: The Aftermath of Ivan* is the somewhat unlikely product of a horrific storm: a beautifully produced coffee-table book. The work of two Caymanian sisters, Sheree Ebanks and Karie Bergstrom, the book doesn't skirt around the horrors of Ivan. Indeed they are there in glorious Technicolor photographs for all to see, but its main theme is the resilient spirit of the people of the Cayman Islands as exemplified in the days, weeks and months after the storm.



terrible destruction of million-dollar homes in South Sound is also there for all to see. It is hard to look at these much-envied palaces reduced to sad shells, piled higgledy-piggledy with mashed up furniture; hard to think of the personal possessions, the odd clutter that takes a lifetime to collect, all crudely on display for anyone who wandered past. And yet, then come the images of that wonderful Spirit of Cayman: the Cayman Airways Freedom Flights, the Foster's Food Fair free packages, the Hyatt being dried out, roofers and utility workers putting the island back together. It's ironic that a book that features so many pictures of destruction can have an overriding theme of optimism, but that is what has been achieved here.



ALL PHOTOS BY SHEREE EBANKS

It might seem strange to put a book full of pictures of a natural disaster on display in your living room, but that is where *Spirit of Cayman* belongs. The photographs are the stars in this publication, and Mrs. Ebanks's wonderful pictures are given plenty of room to tell their powerful stories. Starting with stark images of Ivan's destruction that leave the viewer with a clear impression of how hopeless those first days after the storm seemed, particularly to shocked, tired survivors, the photographs progress through the beginnings of rebuilding to a time when it became clear that Cayman would recover. The Spirit of Cayman is evident on every page.

On several pages, pictures taken on Saturday, September 11, 2004, are placed alongside pictures taken from the same spot after the storm had thundered through—the comparisons are both stark and chilling. The

book sets the measured tone and lets the following pictures speak for themselves: What should have been an entirely saddening visit to the remains of Miss Nell's badly damaged house in Breakers clearly exemplifies the spirit of the Caymanian people and actually leaves the reader with a sense of rising hope.

There is plenty of humor, too, to balance the powerful images. A sense of humor was a vital tool in the hot, difficult weeks after Ivan, and it works in much the same way in this book. For example,



Barefoot Man's famous post-storm song "Ivan" is here, placed alongside a picture of the ruins of his house at Breakers. John Herod's spot-on "The Generator Lullaby" is printed with a picture of "Sheree's trusted friend" (a generator) and will bring a smile to the face of many island residents. Familiar signs that showed the resilience of the people of Cayman as they went about rebuilding shattered homes and businesses are here too—"Even after Ivan, we're still divin," for example, or "Don't bother, there's nothing

left," a wry warning to looters in Sand Bluff.

The final pictures in the book are of flowers in bloom again, proving that even the most fragile of Ivan's victims would recover, and a rainbow over the destruction at Owen Roberts Airport. They are optimistic shots, full of hope, that tell the story of the "Spirit of Cayman" in no uncertain terms.

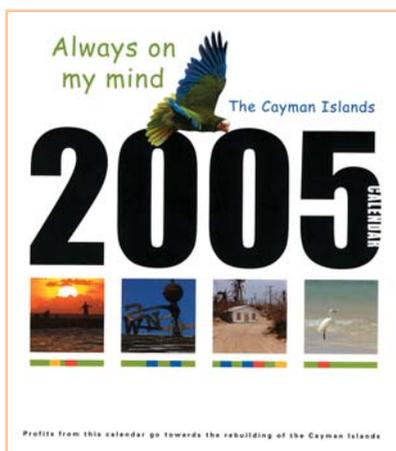
Ten per cent of the profits of "Spirit of Cayman" go towards hurricane relief efforts. The book is available from bookshops island wide. ●

## HURRICANE IVAN RETOLD

**ALWAYS ON MY MIND: THE CAYMAN ISLANDS 2005 CALENDAR** is photographer David Wolfe's immense contribution to the Ivan relief effort. More commonly known for his wonderful wedding and commercial work, Mr. Wolfe brings all the usual hallmarks of his beautiful photography to this calendar. All of the photographs were taken within seven weeks of Ivan, and they show not only the storm's destruction, but the hopefulness of the island's people as they went about rebuilding with admirable determination and stoicism.

One hundred percent of the proceeds from "Always on my Mind" go towards the rebuilding of the Cayman Islands. To date, the calendar has raised more than US\$70,000 for hurricane relief in the Cayman Islands, a staggering achievement for any fund-raising drive, let alone a solo effort. "Always on my Mind" is a great way to get a little Ivan memorabilia while contributing to the cash-strapped Hurricane Recovery Fund and, at just \$8.40, it won't break the bank while you are waiting on that insurance claim to come through.

"Always on my Mind: The Cayman Islands 2005 Calendar" is available from book and grocery stores island wide.



Lawrence, who relates the personal experiences of herself and her family before, during, and after the storm. The book will retail from booksellers island wide for CI\$30, \$3 of which is going to a Rotary-directed Hurricane Relief Fund.

**HURRICANE IVAN: THE CAYMAN EXPERIENCE** is a video documentary that chronicles Ivan's visit last September 2004. Starting off in the days leading up to the hurricane as the island prepared and boarded itself up, it gives a very good idea of what it's like to experience a storm of this magnitude. There is a scarcity of good video evidence from Ivan, and you will find most of the good stuff here. Although the terrifying noise of the storm doesn't quite come through, this is still pretty close to a real hurricane experience.

Even more valuable are the interviews with Ivan survivors—the viewer hears first-hand several of the awful stories and is left marveling once again that the casualties were so few. Footage shot in the days after the storm shows the full, horrific impact and serves as a memory of just how bad things were—and of how far the island has come in the meantime.

"Hurricane Ivan: The Cayman Experience" is available on video or DVD for \$25 and is on sale in book and grocery stores island wide. A portion of the proceeds goes towards hurricane relief efforts.

**PARADISE INTERRUPTED**, to be released in September for the anniversary of Hurricane Ivan, is filled with more than 330 superb full-color images by Cayman's own *National Geographic* photographer Courtney Platt. Ivan presented a rare challenge to Cayman's photographers, accustomed as they are to specializing in underwater, commercial, or even wedding photography. Of all the local photographers, Mr. Platt in particular rose to the occasion, capturing the confused aftermath perfectly. His photo of Elkin Webster outside his destroyed home in Breakers, East End, is a classic.



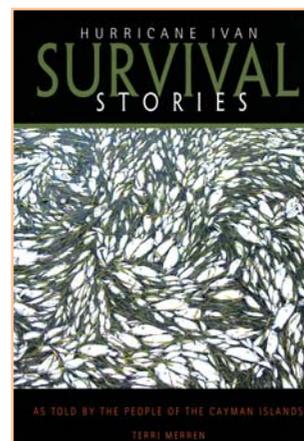
The aptly named *Paradise Interrupted* contains a foreword by His Excellency, The Governor, Mr. Bruce Dinwiddy, who states that "this book contains two stories of Hurricane Ivan, closely interwoven and mutually complementary. The reader will notice first Courtney Platt's superb photographs, portraying vividly Grand Cayman in the early aftermath of the storm. They document clearly the appalling devastation wreaked by Ivan, but turning through the pages one is reassured also to find the irrepressible signs of recovery as nature regenerates and the people of Cayman battle with their predicament and begin the long process of recovery."

The text for *Paradise Interrupted* was written by Joanna

**HURRICANE IVAN SURVIVAL STORIES** by local resident Terri Merren is definitely one for the bookshelf. This book does the important job of collecting hurricane stories first-hand from the people of the Cayman Islands and putting them all in one place for posterity. This is not a coffee-table book. Rather, it is a little bit of valuable history.

By talking to people all over Grand Cayman and relating their stories first-hand, Mrs. Merren ensures that the reader gets a fully informed impression of what it was like to go through the storm. Not only that, but residents of the island, Caymanian and expatriate alike, are given their own voice, and the stories take on a more immediate reality as a result. These are the kind of stories that are handed down through generations: By putting them down immediately after the storm, Mrs. Merren has ensured that we will have the proof we need when our grandchildren try to dismiss us as exaggerating old folk.

*Hurricane Ivan Survival Stories* is available in bookshops and grocery stores. A portion of the proceeds will be donated to hurricane relief. ●



# National Recovery Fund

**WRITE THE CHECK OUT  
— AND MAKE IT A BIG ONE**



PHOTO BY NICKY KIRK

Downtown George Town is pummeled by the pounding surf generated by Hurricane Ivan.

Following the devastation of Hurricane Ivan, it is still not a simple task to put a dollar figure on the extent of the damages sustained by the people of the Cayman Islands. The best guide we have is the United Nations Economic Commission for Latin America and the Caribbean Report, more commonly referred to as the “ECLAC Report.”

Although the report puts Grand Cayman’s collective damage estimate at \$3.4 billion, the number is murky (although not intentionally so). It includes both government and business sector losses as well as personal, vehicle, and residential losses. It enumerates insured (and therefore reimbursable) losses along with uninsured property and business losses. It also accounts for “lost-opportunity” and business-interruption losses, which are always difficult to calculate.

Nevertheless, this much we know for certain: Ivan left in its wake hundreds of millions of dollars of destruction with only a tiny

population base to foot that enormous bill.

Almost no financial resources have been forthcoming from the two large countries closest (legally and geographically) to Grand Cayman, namely England and the United States. In fact, Mr. Orrett Connor, head of the Cayman Islands Recovery Operation, confirmed recently at a press conference that the UK had not contributed one penny in cash contributions to Cayman’s recovery. Although the United States has targeted more than \$100 million to hurricane relief throughout the Caribbean, none of it is headed toward Grand Cayman.

Put another way, it appears that we’re on our own.

Thanks in large measure to Governor Bruce Dinwiddy’s initiative and ongoing efforts, we have in place a mechanism through which we can contribute funds to help our island’s most needy. It’s called the Cayman Islands National Recovery Fund.

On September 14, just two days after the storm, Governor



**Governor Bruce Dinwiddy**  
Chairman, Cayman Islands National Recovery Fund

Dinwiddy, who had conceived the idea of the Fund, sought the counsel of major businesspeople of the island, including Stuart Dack, Chairman of Cayman National; Conor O’Dea, Managing Director of Butterfield Bank; and Huw Moses, Managing Partner of Appleby Spurling Hunter.

Less than two weeks later—on Sept. 23, 2004—The Recovery Fund was launched as an independent trust “to relieve persons who were injured, bereaved, rendered homeless, destitute or otherwise affected by the devastating effects of Hurricane Ivan.” In practical terms, the Fund is concentrating on housing and, in particular, on replacing roofs. The stated goal of the Fund is to raise \$50 million, although only a small fraction of that amount has been pledged to date.

The Board of Trustees of the Fund are leading figures drawn from finance, legal, and business areas within the private sector, senior members of the Legislature, and other well-respected private individuals. Andrew Jones, Q.C. of Maples and Calder serves as The Fund’s “enforcer,” ensuring the contributions are properly distributed.

Importantly, Angela Martins, who had raised a small fortune for Cayman’s Quincentennial celebrations, was recruited as Executive Director of the Fund. This was a wise move, since Angela is indefatigable and unstoppable when she’s on a mission. However, as of this writing, Angela is preparing to return to public service, taking on the position of Permanent Secretary in the Education portfolio. A new fulltime executive is being recruited to head up the Recovery Fund.

On assuming her post on October 11, Angela quickly secured office space for the Fund, courtesy of Cable & Wireless, at Trinity Square and began to get things organized. The office staff, in part, has been provided by Butterfield Bank and Cayman National.



**Mrs. Angela Martins**  
Executive Director, Cayman Islands National Recovery Fund

According to Angela, a volunteer, Chris Richmond, a volunteer who retired from an executive position with CIBC, has been a “godsend” to the effort. He offered to help coordinate the details of the housing efforts, planning to stay a couple weeks which, of course, stretched into several months.

As the lawyers say, for the avoidance of doubt, let us state unequivocally that the purpose of this article is to convince you, our rich readers, to donate generously to the National Recovery Fund. Conor O’Dea, through his Butterfield Bank, got things started by contributing \$1 million. Susan Olde, a benefactor from East End, donated \$750,000.

According to Governor Dinwiddy, a private resident who wishes to remain anonymous has offered to advance the Fund \$3 million “on the understanding that he will waive repayment of \$1.5 million if we can raise another \$3 million from corporate donors in Cayman.” The Governor also disclosed that UBS Bank had agreed to match up to \$500,000 in donations from its workforce worldwide, adding that other corporations were considering similar drives.

We applaud all of the generous donors mentioned above. Their substantial contributions only put into sharper relief the fact that far too many business leaders and people of means are so far sitting on the sidelines.

One explanation for the lack of international aid is the widespread perception that Cayman is an incredibly wealthy country.

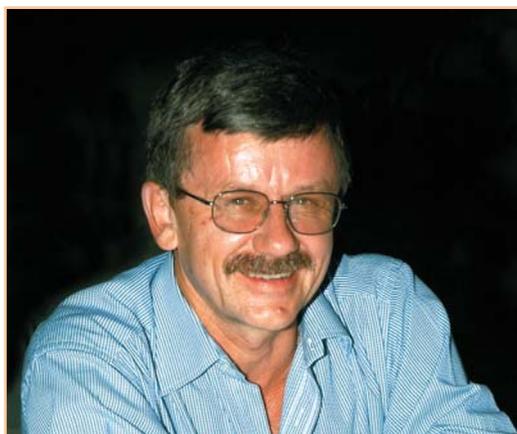
That perception is correct. We are. Let’s start acting like it. Let’s start living up to our responsibilities. Let’s start writing checks. Big checks. Make them payable to

the Cayman Islands National Recovery Fund.

*For more information, contact the Cayman Islands National Recovery Fund at 345-943-3863. ●*



**Andrew Jones**  
Recovery Fund Enforcer



**Chris Richmond**  
Volunteer Extraordinaire

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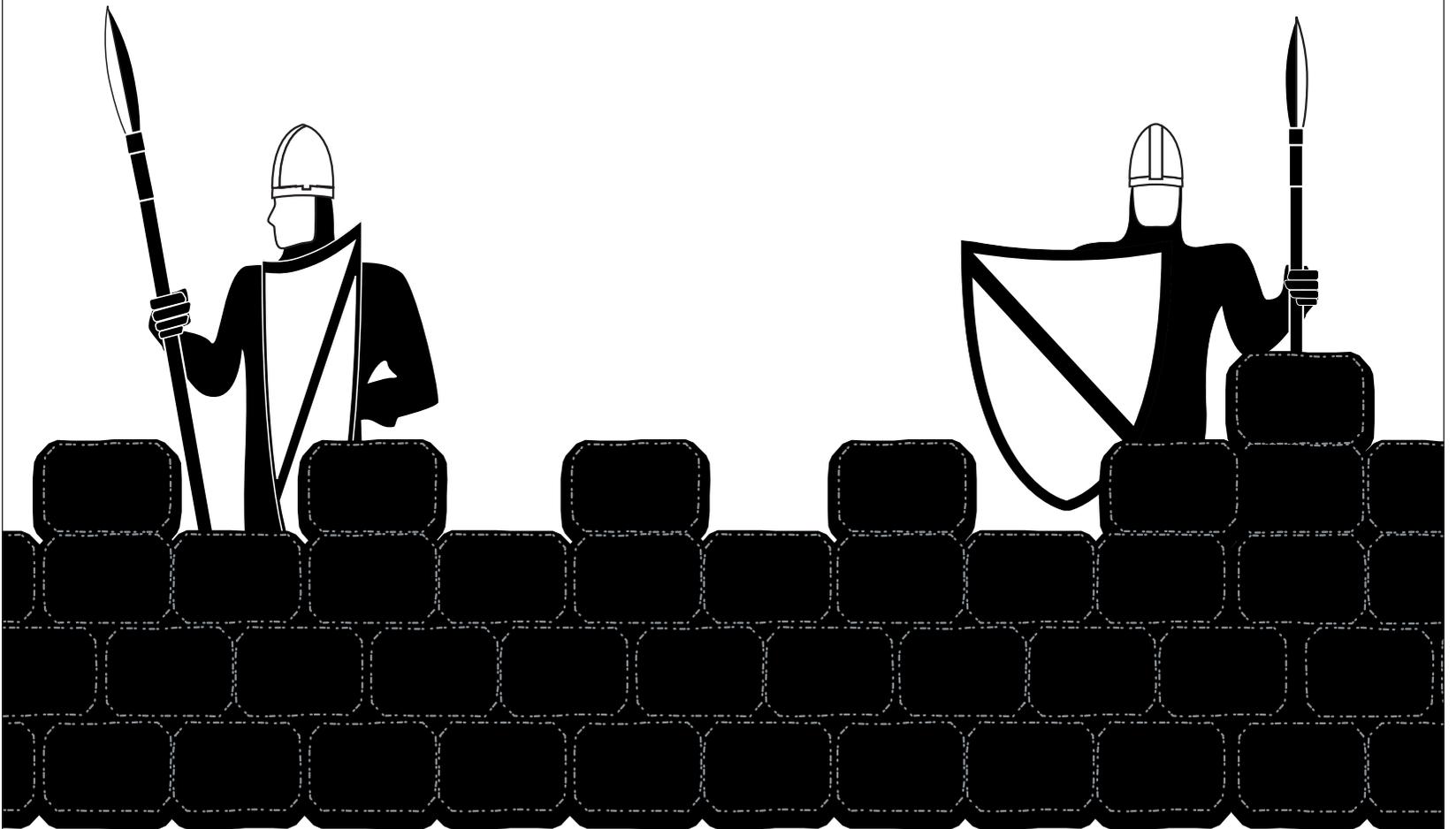


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